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Oct. 18-20, 1911

an Address by
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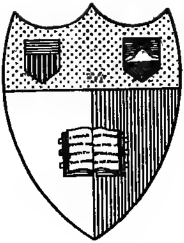

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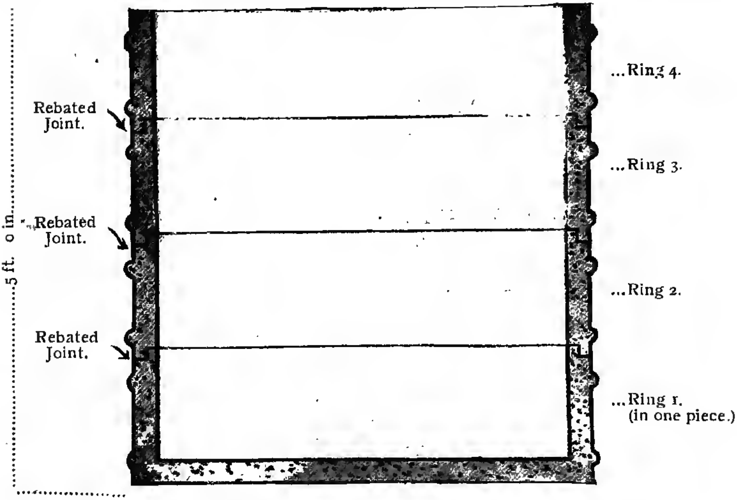

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NATIONAL CONGRESS ON RURAL DEVELOPMENT AND SMALL HOLDINGS

REPORT OF THE PROCEEDINGS

HELD AT THE
CRYSTAL PALACE on 18th, 19th & 20th October, 1911
IN CONNECTION WITH
The Small Holdings and Country Life Section
of the Festival of Empire

WITH AN ADDRESS BY
EARL CARRINGTON, K.G., P.C.
President of the Board of Agriculture

LONDON
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1912

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PREFACE

THE Festival of Empire devoted a prominent place in their Exhibition at the Crystal Palace to a model small holding which, with its demonstrations of intensive culture, incubation of poultry, and other advanced methods available to the small capitalist, proved an attraction to thousands of agriculturists from all parts of the country. The promoters of this enterprise also designed that the demonstration should not close without an effort being made to call into conference the most active exponents of the principles of *petite* agriculture with a view to representing to our legislators the directions in which might probably lie the useful development of small holdings to the profit of the smallholder.

The National Congress, the proceedings of which are reported in these pages, was the satisfactory outcome of this design, and it is hoped that, beyond accomplishing its principal object, the papers and speeches here collated will provide material for frequent discussion in rural communities.

It will be interesting to remember that

the Congress came into association with two Presidents of the Board of Agriculture. Earl Carrington's address to the delegates, which showed his keen appreciation of the practicability of the small holdings movement, and his interest in its development, was one of the last of the engagements of his term of office. His successor, Mr. Runciman, had not been installed many days ere he received the deputation appointed to convey to the President of the Board of Agriculture the resolutions adopted by the Congress, and indicated in his reply a thorough readiness to endeavour to advance the interests of small-holders. The fruits of that reply will be hopefully awaited by all who were associated with the Congress as well as by all those who are interested in this report of its proceedings.

The thanks of the Congress Committee are due to the Council of the Festival of Empire under whose auspices the Congress was convened, to those who kindly responded to their invitation to read papers, and to Messrs. P. S. King & Son, who have undertaken at their own risk the publication of this official report of the Congress proceedings.

W. H. J.

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NATIONAL CONGRESS ON RURAL DEVELOPMENT AND SMALL HOLDINGS

FIRST SESSION

SIR MELVILL BEACHCROFT'S WELCOME

Sir Melvill Beachcroft, Vice-Chairman of the Festival of Empire, extended a hearty welcome to the National Congress on Rural Development and Small Holdings in the unavoidable absence of the Earl of Plymouth, who would like to have been present himself. It was owing to the unbounded liberalism, the national spirit and patriotism of the Earl of Plymouth that those grounds and Palace had been the home during the past six months of so many varied interests productive of the utmost good, physical, intellectual, and moral, to the community at large. It was somewhat, perhaps, of a speculation to suggest that a section of the Festival should be devoted to the purpose of agriculture. Although, he regretted to say, financially, probably, it had not been successful, yet he was quite sure the success was ensured by the fact of the National Congress that was meeting there that day. It was, perhaps, extraordinary that this year there had been a lack of, should he say interest and enthusiasm, amongst the public at large in the matter of exhibitions. Why that was so it was difficult to say. There may have been too much Press about it. He (Sir Melvill) sometimes thought there were too many things written in the newspapers—too many illustrated papers which apparently gave the public all they wanted. People were satisfied with reading what they saw in the paper instead of going to see for themselves. That was to be regretted. They could not learn without seeing. No amount of reading would tell a man what he wanted to know so well as actual visual experience. They could not, for example, tell how a hen laid her egg unless they saw it done, and they could not understand how two blades of grass could grow where hitherto one had grown, unless they saw it. He (Sir Melvill) might safely say that the success of that Congress was ensured by the fact that the head of the great Imperial Department of Agriculture was there himself in order to inaugurate that Congress, and he was sure they were all grateful to Earl Carrington for the extraordinary interest he showed in those matters over which he presided. He (the speaker) did not remember any President of the Board of Agriculture who had done so much in the cause of agriculture (applause).

MR. ROBERT ARTHUR SANDERS, M.P. for the Bridgwater Division of Somerset and an Alderman of the Somerset County Council, on behalf of the Congress returned thanks to Sir Melvill Beachcroft for the very cordial welcome which he and the promoters of the Festival of Empire had offered them. He wished to say that they appreciated exceedingly the hospitality they had extended to the delegates, and the small-holders of the country appreciated very much the efforts that had been made during the course of the exhibition to try to do something to show small-holders the best lines on which they should proceed. Now, it was not necessary to introduce Earl Carrington, so he would simply call upon him to address the conference.

ADDRESS

BY EARL CARRINGTON, K.G., P.C.

(*President of the Board of Agriculture*)

EARL CARRINGTON, who was received with applause, said: Mr. Chairman and Gentlemen, it has given me the greatest pleasure to accept your hospitable invitation this morning. I have first to apologise for being somewhat late, but that was not entirely my fault. This Crystal Palace and grounds extend over, I believe, two hundred acres, and it is somewhat difficult to find one's way to any particular spot. The next thing I have to say is to express the great pleasure I feel in seeing my old friend Sir Melvill Beachcroft once again. His pleasant and genial face recalls many happy days on the London County Council, on which august body I had the honour of holding the post of Chairman of Small Holdings. I have to thank Sir Melvill Beachcroft for his kindly words, and also our chairman, who, with his characteristic modesty, has omitted to make any allusion to the good work he has done in his native county of Somerset, which stands among the very first of those counties which have done so well in providing small holdings for the agricultural population. Well, gentlemen, it is, of course, as I said before, a great pleasure to me to be here to open this important Congress, which, if I understand it aright, has for its object the consideration of the best means of improving the lot of our countrymen in the rural districts, and of developing the land of the country to the best possible uses. It is not sufficient merely to provide land on reasonable terms for those who desire to become small holders. We have to teach them to make the best use of their land by advice as to the best crops to grow, the methods by which the largest possible production can be obtained, and, most important of all, how their produce can be prepared for sale and sold to the best advantage. The problem must therefore be attacked from several different directions—by improved methods of education, by practical demonstration of the results of scientific research, by co-operative distribution and sale, by increased transport and market facilities, and by the provision of credit. Most, if not all, of these subjects are to be discussed in detail at the subsequent sessions of the Congress, and I think, therefore, that I can best make use of the time allotted to me by telling you as shortly as possible what the Government have done or are doing under these different heads.

The Provision of Land.

The first essential is to get the land, and the result of the operation of the Small Holdings and Allotments Act has been that over 120,000 acres have already been acquired or agreed to be acquired, which will provide holdings for over 12,000 applicants, and the amount which has been borrowed for the purchase and adaptation of land is over £2,250,000.

In addition, on the agricultural property of the Crown which has been under my management for the last five years, I have let over 7,000 acres in allotments and small holdings. I have built over 80 new small holders' houses, and have improved and adapted 28 existing houses; 44 new sets of buildings have been provided, and 30 existing homesteads have been enlarged and improved, while as a result of improved management and judicious economy in expenditure, the net income of the Crown from the property has been increased by £10,000 a year, as compared with the average of the three years before I took over its management.

We have, however, to deal not only with the case of the small holders on the Crown property and those established under the Act, but also with all those who are holding under private landlords. The total number of persons in England and Wales holding between 1 and 50 acres is over 250,000, and there are in addition about half a million allotment-holders, many of whom may be regarded as potential small holders, and all of whom need all the advice and assistance they can get.

The clients for whom we have to cater number therefore at least three-quarters of a million, and our business, and the business of this Congress is to try and put more money into each of their pockets.

How can this be done?

Education.

First, by reforming our present educational system so as to adapt it better to rural needs. In one of his addresses to the London School Board, my friend Lord Reay said that the object of the teachers should be "to provide a set dinner, not a bill of fare with a number of dishes from which a selection may be made at random; an outfit, not a list of articles of clothing." As agriculturists, it is our business to see, so far as the rural districts are concerned, that the dinner is suited to the agricultural palate, and that the outfit consists of country clothes. In recent years we have made some advance in this direction. The Board of Education give grants for instruction in handicraft and gardening in Elementary Schools, and courses of Nature study are now common in many country schools. But a more important development has now been decided upon, and the Development Commissioners have granted a sum not exceeding £325,000 up to March, 1916, for the provision of farm institutes and the payment of agricultural instructors all over the country. These institutes will form the headquarters of the agricultural staff of the county, and will provide instruction for young men and women of sixteen and upwards in agriculture, fruit-growing, horticulture, forestry, dairying, poultry-keeping, &c. Short courses of instruction will be given for the benefit of small holders, itinerant lectures will be arranged and demonstration holdings will be established on the farms attached to the institute.

While the Board of Education are dealing with this side of the work, the Board of Agriculture are responsible for higher agricultural education, and we have prepared a scheme under which the Development Commissioners have agreed to give a grant of £33,000 a year for the promotion of Agricultural research. This grant will be distributed by the Board to various institutions who will conduct inquiries into the most important problems affecting agriculture.

We shall have to see, however, that the results of the scientific inquiry and research are brought home to the people actually engaged in the cultivation of the land, and for this purpose education by the eye is much more effective than education by the ear. I hope, therefore, that all over the country there will be established demonstration holdings worked under the supervision of the Agricultural Instructors, so that small holders may see for themselves the benefits to be obtained from scientific methods, and may learn to adopt them on their own holdings.

I am glad to see that Mr. Christopher Turnor is to send a paper on "Education in its Relation to the Small Holder," and I would take this opportunity of thanking him for the valuable work he has done in giving a more practical direction to the education given in the rural districts.

It is well known that a great deal of agricultural land is changing hands at the present time, but it is not always sufficiently recognised how much of it is passing into public ownership. At the present rate it will not be long before the County Councils are the largest landowners in their counties. Already they hold over 120,000 acres, and when we remember that the Ecclesiastical Commissioners own some 750,000 acres and the Crown over 70,000 acres it will be evident that the largest private landowners are gradually being replaced by public bodies. Under the Small Holdings Act there have already been seventeen cases in which County Councils have acquired estates of over 500 acres. In Wales the Carnarvon County Council purchased the Madryn Castle estate of 2,200 acres, the Montgomery County Council an estate of 1,980 acres, and the Pembroke County Council an estate of 1,300 acres, and in England we have the purchase of the Pusey estate of 1,360 acres in Berkshire, the Ledsham and Haslington estates, comprising 1,580 acres, in Cheshire, the East Heddon estate of 890 acres in Northumberland. On the Madryn Castle estate the County Council, in addition to giving security of tenure to the existing small holders and providing a large acreage for new small holdings, is proposing to utilise the Castle itself as an Agricultural Institute, and to make it a centre of instruction not only for the tenants on the estate, but also for the whole of the surrounding country.

It is evident, therefore, that a great and increasing responsibility will rest upon the County Councils to cater for the needs, not only of their own tenants, but also of all the small holders in the county.

They ought to instruct their agricultural staff to visit the small holders, to advise them as to the selection of their crops, the best manures and feeding stuffs to use, the care of their stock, and the general management of their holdings.

But it is not enough to show the small holder how to increase his production. The distribution and sale of his produce must also be organised, and this can only be done by

Co-operation.

Everybody believes in co-operation in theory. What we have to do now is to put it into practice, and the Government are anxious to give their assistance. The Board of Agriculture have placed a scheme for the promotion of co-operation before the Development Commissioners, and they have agreed to give a large grant for the purpose of providing organisers. This grant will be administered by a body formed from the Agricultural Organisation Society, and an interim grant of £3,000 has already been given to the Society to enable them to increase their staff. The intention is that organisers shall be appointed in each county or group of counties to form co-operative societies, and to advise the societies as to the marketing of their produce.

Under present conditions the small holder generally fails to obtain the best return for his labour. He does not know how to prepare his produce for market, what are the most profitable crops to grow, or where he can get the best prices. I want to see co-operative societies established which will undertake the distribution and sale of his produce for him, and which will provide him with his seeds, manures, feeding stuffs, and implements at wholesale prices, instead of his having to buy at retail prices and sell at wholesale prices. The enormous and increasing demand for eggs, poultry, fruit, and vegetables offers an opportunity to the home producer which can best be taken advantage of by the more intensive cultivation which can be practised on small holdings, and as regards many of the articles which we now import from abroad, the small holder in this country is at no disadvantage as regards soil or climate with his principal foreign competitors, while he has the advantage of closer proximity to market. All that is required is co-operative organisation, and I see no reason why, if the small holders learn the essential lesson of loyalty to their societies, a great part of the £30,000,000 a year which we pay for foreign produce should not go into their pockets.

Credit.

The provision of credit is another direction in which the Government are trying to help the small holder. I have introduced a Bill which has passed through the House of Lords which is intended to help the formation of Credit Societies. If such societies are formed, the Board will make grants towards the preliminary expenses, and the cost of the management of the societies, and will undertake the audit of their accounts. If such societies are formed and approved by the Board, they will be able to obtain money for loans to their members, and I have been assured by the representatives of the principal Joint Stock Banks that they will be prepared to lend money to such societies. I hope by this means to place the unrivalled banking facilities of this country at the disposal of the small holders, so that they will be able to go to their local society and obtain small loans for short periods at a reasonable rate of interest to enable them to purchase a cow or a pig or whatever they require. An easy access to credit will also save them from the danger of having to realise their crops at ruinous prices for the lack of a little ready money.

I have shown what the Government are doing, and I hope I may now give a word of advice, first to County Councils and then to the small holders themselves.

To County Councils I would say: aim at establishing co-operative colonies. The risk to the county ratepayer will be reduced to a minimum, and the prospects of success to the small holder will be increased enormously. The provision in the Act allowing Councils to let land to co-operative associations has not been used anything like so much as I had hoped would be the case, but I hope that as the organisation of co-operation becomes more developed, it will be utilised much more widely. Further, when co-operative colonies have been established, do not leave them to shift for themselves. Link up the work of the Small Holdings Committee with that of the Technical Instruction Committees. Let it be your ambition to make the County Council the best landlord in the county, and to see that their properties are developed and used to the best advantage. A contented and prosperous tenantry is the best asset that a county can possess.

To the small holders I would say: make full use of all the assistance that the Government and the County Council place at your disposal. Adopt the best methods of intensive cultivation, instead of slavishly copying the large farmer. You cannot be content with the profit per acre which satisfies him. Never let your land lie idle. Learn from Mr. Vincent how to make one crop follow close on the heels of another. Study your markets, and always aim at growing first-grade goods, and finally and above all, co-operate in everything, in the acquisition of your land, the purchase of your requirements, and the disposal of your produce, and when you have joined a co-operative society be loyal to it and do all your business through it. Societies cannot make contracts unless they can rely on a uniform supply, and the man who sells his best goods to private customers and only sends the remainder to his society is a traitor to the movement.

My last words are these: What we have to aim at is a peaceful rural revolution. It can be carried out without any injury to existing interests, and with infinite advantage to all classes connected with the land. The Government are ready to do their part, and in their name I wish success to this Congress, in the hope that it will mark a great step forward in the patriotic work of colonising our own country, and of increasing the material prosperity of those who live by the land.

VOTE OF THANKS.

MR. FREDERICK VERNEY (member of the Bucks County Council) expressed the thanks of the Conference to Earl Carrington for his excellent address. Lord Carrington, long before Parliament took the matter up, was one of the pioneers of small holdings in this country. Sir Melvill Beachcroft was justified when he said no man who had been at the Board of Agriculture took a more practical interest in the work than Lord Carrington, and the paper his lordship had read proved that up to the hilt. The speaker went on to refer to the extraordinary position which English agriculture held in comparison with that of other countries. There was no country in the world where the competition was more keen, partly owing to what some of them regarded as the strength of the country, and what others regarded as its weakness—he meant, Free Trade. They had the universal competition of the world coming into England and the United Kingdom in a way that did not occur in other countries. Therefore, surely, they should be the best equipped to meet that competition (hear, hear). In the United States as long ago as 1862 the Government of that great Republic took up the question of agriculture and put it in a position which, he regretted to say, it did not occupy here. An Act was passed in 1862 by which a national estate for agricultural research was created, which now amounted to something like ten and a quarter million acres. That was to say, every State which had a representative in Congress had thirty thousand acres voted for agricultural research and education by the Government of the United States. That was, indeed, a magnificent way of dealing with agriculture, education, and development. In addition a very large sum, which he believed amounted to something like £10,000 a year, had been devoted by the United States to the promotion of agricultural education. That was agricultural education on a scale which we could not hope for, but at all events we could go ahead, and he thought the Government was going ahead, now, at least, in helping forward those who were earnestly determined to make the very best of their country, the very best of the land, and who were, after all, engaged in the greatest industry of our country (applause).

MR. COOK (Chairman of the Small Holdings Committee of the West Riding of Yorkshire) seconded the vote of thanks. One of the chief things which led him to believe in Lord Carrington was that he practised what he preached.

With regard to the competition in this country, he (the speaker) came from a district that was noted mostly for the production of woollens. What they had to do in that industry to meet the competition was to adopt the best methods and get the best brains, and up to now they had been successful in meeting that competition, even under Free Trade. He felt sure if the same advanced methods were adopted in regard to agriculture the result would be the same. He was born in a small village in Warwickshire where one man owned the village, and he knew the difficulties of a small labouring man getting a small plot of land for a garden or anything. He did not believe the present scheme would bring people out of the town, but, properly applied, and with enthusiasm put into it, it would, as Lord Carrington suggested, keep many men on the land and prevent them from being drafted into the towns (applause).

The resolution was put to the meeting and carried unanimously, and Lord Carrington briefly acknowledged the compliment.

DISCUSSION.

THE CHAIRMAN (Mr. R. A. SANDERS) suggested, as there was no paper to be read that morning, that the time until one o'clock should be devoted to a general discussion of the small holdings question. The object of the Congress, however, was not to go into the question of the acquisition of land, which was a thorny subject. They particularly wished there should be nothing of a political nature introduced into the debates. Therefore they would assume that they had got their small-holders on the land, and the best thing they could do would be to exchange views as to how best they could render the men settled on the land, or about to settle on the land, prosperous in their occupation, the best way of giving them a good chance in life, the best way, in fact, to make the small holdings movement a success, which they all hoped it was going to be.

MR. WINFREY, M.P., said he felt that the difficulties of co-operation in the matter of small holdings were very great. They were all co-operators in theory, but it was difficult to get the small-holder to practise it. He had established in the last three years a co-operative trading society upon some Crown lands which the Small Holdings Association, of which he was chairman, rented from the Crown—twelve thousand acres. They succeeded in getting the small-holders on the land to become members of the society, and they made a start by appointing a manager at £100 a year, which he (the speaker) had to guarantee. There was the first difficulty: who was to guarantee the manager's salary if they had not got a philanthropic person to do it? Eventually the manager got too big for his boots and he had to be got rid of, after landing the society into a little debt. Another man was appointed, who was regarded as a treasure. The first thing he said was that the £60 (made up of £1 shares) was not enough to work upon, they must have more capital. He (Mr. Winfrey) and others guaranteed £500 at the bank. Small-holders could not do that themselves. Well, the second manager worked on the principle that it was all right if they only made plenty of returns, plenty of business. The result was he landed them into a debt of £200 or £300, and they had to get rid of Manager

No. 2. They started a third venture and he began to wish he had not seen the trading society. So it was going to be a slow and painful business the building up of co-operation. As long as the society was selling at the lowest prices the men were prepared to buy the maize and feeding-stuffs from it, but if they could get to market and buy at a penny cheaper they would do so. When they had a contract with the Wholesale Society, the people were prepared to sell to them, but when the price went up they sold elsewhere and the society had difficulty in fulfilling their contract with the Wholesale Society.

MR. H. L. PRITCHARD said he was sent there by an agricultural society in the west of Wales, composed entirely of natural small-holders, not County Council small-holders. The nearest market was some eight miles away, and he was sent there by his society to express the apprehension of the members at the position they were placed in under the Small Holdings Act. There was any amount of land to be acquired, but out of the seven hundred men he was acquainted with, not more than ten or twelve were tenants of land of over 120 acres. Some of those men, whose families had been in the district for the past two hundred and fifty years, found themselves attacked by the County Council because some of them happened to own just over fifty acres. In a district like that, miles away from anywhere, they knew who the applicants were for the land. When any one had a grudge against a person he wrote to the County Council and made an application for his land. Land could be obtained in almost any part of the district, but the County Council did not attempt to get the land. Farms that were in the market the Council would not look at. They came to the big landowners and said, "You must give us land or we shall take it by compulsory powers." Altogether he did not think it was to the benefit of such agricultural districts that small holdings should be made by compulsory powers exerted by the County Councils. They should inquire into the character and capabilities of the applicants, which apparently they did not do at present. They knew applicants who had records against them in the police courts, yet they were taken to respectable farmers who were told they must give up their land in favour of such men.

MR. F. H. FAWKES (Vice-Chairman of the West Riding County Council) raised the question of the acquisition of land by a County Council, the sale being by auction, and the tenant being given notice in a two hundred acre farm. In the West Riding by public auction they had no difficulty in acquiring land. They could get one thousand acres to-morrow. A case came up the other day. A man held a two hundred acre farm which he had brought from a bad state of cultivation to a high state of cultivation. He had three sons who worked on the farm with him and it began to pay very well. The estate was put up to public auction. The West Riding Council bought the farm, and the man felt it very hardly. It had been under a private owner, who sold the estate. He never realised the day would come when landlords would sell, and he lived in the hope he would spend the rest of his natural life there, putting his best into the land. Supposing that man wished to keep on the farm and divide it up into fifty-acre holdings among his family, remaining in the one house and the buildings, there would be no expense of adaptation, and the Council would be able to let him the farm at a slightly increased rent. But he (the speaker) understood there was a difficulty in their doing that. There would have to be separate agreements for the land. Then came the question, supposing one of the sons married and wanted a house for himself. The agreement would have to be gone into again. He would like to know whether there was any way or means whereby the County Council could mitigate the hardship in that case. With regard to co-operation, in the West Riding they had a trading society doing very well. The whole question was, loyalty to the society (hear, hear). Unless co-operators could make up their minds to do it, it was hopeless to try and start a society. There were different reasons for leaving a society. One man said, " It is going to injure my friend, who is a retail seller of potatoes ; I am not going to stay in a society and compete against him and ruin his trade." Co-operators must stick together. If that was done the success of the small holdings movement was assured. Without co-operation anything under fifty-acre holdings was a risky investment.

MR. J. W. LUCKHURST said that in Bromley (Kent) they could not get the land. They had 127 members in their society, who held 267 shares, and they had six acres of land to divide amongst them, paying £3 an acre. The County Council told them they could not buy land under £600 an acre in that district. Another point, if a man wanted his (the speaker's) two acres he could be cleared off with twenty-eight days' notice.

MR. HENRY SAMUEL, who had studied land settlements in our various colonies all his life, and in Germany, where he had seen small holdings built up on different lines from those adopted in Great Britain, said : If this country was to adopt a system of land banking and land-owning banking—if they could establish a federation of land banks where people would not alone get the assistance to develop the land, but where land could be doled out to individual small-holders, he believed the movement would take root and would grow like a snowball, and that they would create farmers. With regard to the difficulty of managing societies, there ought to be a system whereby tradesmen could work with the manager who had a direct interest in the business, each one putting in his labour and dividing the results of their labour. Then they would not have the dissatisfaction referred to by a previous speaker. The manager would receive a salary as manager and the profits from the land would be divided.

LORD CARRINGTON said he had omitted to say how many holdings had been acquired. There were 120,000 acres acquired, or agreed to be acquired, and that amount of land would satisfy 12,000 applicants. So in the five years they had been able to find land for 12,000 applicants for small holdings.

MR. CHRISTOPHER TURNOR hoped the delegates would take to heart what the President had said, that there were a great many existing small-holders, and he (the speaker) thought they would be committing a great mistake if they concentrated too much attention on the Small Holdings Act of 1907. They wanted to consider the general condition of the small-holders and what could be done for them. There were some 250,000 men who could be termed small farmers, and they should consider the national or social point of view. Often they who had practical dealings with small-holders considered the narrow-minded economic point of view as to whether Mr. So-and-So with 50 acres got as much out of the land as if that 50 acres were part and parcel of some up-to-date farm of 500 acres. Every one went into that question of economics. France, where they had a careful investigation, gave the best example. In the districts where small holdings were at all suitable it was found that the small holdings were an economic community, and it had been found that small holdings had produced more per acre and more profit for the small-holder. Of course that was in a country and in districts where there was a big small-holding tradition. Another side of the question which was of great importance from the national point of view was the effect upon unemployment. One of the most interesting things in Belgium was to see the way in which dock labourers and others employed in the towns had small plots of land, and when employment was short in the towns they went back to the bits of land and were able to produce enough for their families to live upon comfortably, and to keep themselves occupied, because there was nothing so degrading to the workman than to be out of employment. He believed the future development of the country would show more and more that they would have to resort to a dual industry—urban and land; they would have to unite the two more and more.

MR. WILLIAM WATTS referred to the expense of the County Council in the matter of small holdings. In his district they had a very good farm of over 300 acres, which was working very well. The society represented 600 or 700 acres of land altogether. The management expenses were very small; they did not employ a manager. He (the speaker) was in another business, but he agreed to run the whole business for £10 a year. They did not pay £100, but the County Council charged 7½ per cent. on the land for management expenses. Now the Council had practically no management to do. An association was formed. They managed the whole business, collected the amount, banked it, and as soon as the notice was sent out that the amount was due, he (the speaker) wrote out a cheque and sent it right off to them. Perhaps they sent the land agent down once or twice a year. For that they paid £22 10s. He claimed that amount would be of more use in the society; 2½ per cent. in a society of that description should be plenty. He wished those in authority would get those rates reduced. In a big concern where land was over £300 a year, 2½ per cent. would be plenty. He should like everything run, as far as the County Councils were concerned, on as little expense as possible, so that the small holdings had exactly the same chance as larger farms.

THE CHAIRMAN mentioned that the Somerset County Council—he did not know how many others—had adopted the principle Mr. Watts advocated. They charged 7½ per cent. for management expenses to ordinary applicants, but for an association they reduced it to 5 per cent.

MR. CLARENCE COPELAND suggested a

national organisation of small-holders, with a head office in each county, the membership to be arranged in three sections. The first section would be colonisers, men who worked co-operatively on a colony, who would not be able to trade individually if they were away on a colony. So many would specialise in a certain thing, others in another. That was the second section. They would look to the corporation to buy the requisites first hand and sell all the produce, and they would know what they had to deal with. Now they were independent they did not know what their neighbours were growing, and they went to the nearest market, and there was a scarcity, or there was too much. By organising they would be able to regulate the supply. That was the third section. In his town men would be glad to get into the first or second section, and so into the third. Belonging to the society they would get the assistance of the co-operative depot, and they would help to raise a fund because they got assistance in buying requisites and things. When the crops were produced the man knew there was a market for him. When he accumulated his profit the man had the chance of joining the first or second section. He (the speaker) would like to see a first section (a small holding colony) in each county, with instruction given as to the best means of agriculture.

MR. MONTAGUE FORDHAM emphasised the remark of Mr. Christopher Turnor, that the country life and small holding movement depended upon the introduction of the purely industrial member who showed an interest in the matter. When the industries went to the towns he lost his hold of the land. What they wanted was to get back to the villages some branches of the industries in the towns. Then they would be able not only to revive small holdings, but deal with that branch of it which was rather jeered at by agriculturists as a rule. That was, they would genuinely be able to bring back to the land in alliance with the industries a certain number of men from the towns.

MR. TAYLOR, as a small-holder, secretary of a small holding association, and member of the Small Holdings Committee of the Norfolk County Council, said a word of thanks for the prospect of additional facilities being given for the extension of the credit system in agricultural districts. The men who needed assistance most in the matter of small holdings were the agricultural labourers, and how they could be expected to capitalise and stock small holdings out of the magnificent wage of 15s. a week was a problem that would take some solving without the erection of a really definite, business-like credit system. As to the idea of the dual system, he suggested that they should perfect their small holdings organisation with the object of helping these labourers as much as possible. He found there was scarcely a third of the applicants who were really agricultural labourers, the men who were brought up from their youth with definite, practical knowledge of the business, who were well fitted for the business. There was no department that they could point their energies to that would yield better results if they were assisted than those who were lowest down in the counties. He (the speaker) was grateful for the organisation of credit that would assist them.

MR. ALDERMAN PARRY (Chairman of the Monmouthshire County Council) was anxious that members of the Congress should not go away with the idea that his county was carrying out the methods suggested by the gentleman from Wales. If they knew a sitting tenant was intending to buy his land, they always abstained from passing him. The only difficulty they had sometimes in his county was the question of land, because the men in his district were content with the return of 3 per cent. All of them knew County Councils could not buy upon that basis. If they could induce the Chancellor of the Exchequer to reduce the rate of interest from 3½ to 3 per cent. that would help them considerably. It brought odium on the County Council if, in acquiring land, they had to raise the rents of the tenants. If they could only be relieved of ½ per cent. it would make an enormous amount of difference in carrying out the Act; it would make it far more workable than at the present time. With regard to the remarks of the speaker from the West Riding, they found no difficulty with a farm of 300 acres. If the farmer had a sufficient number of sons to whom to split up the whole, the Council would not hesitate, and he should think there was no difficulty in the way of the West Riding Council carrying that out.

MR. WILSON JONES (Montgomeryshire County Council) thanked Earl Carrington for the part he had played in bringing the Act about. They had a number of small holdings on the land. It was his (the speaker's) business as county land agent to find that land. After two years' experience he was there to give expression to the gratitude of his people that at last, after years and years of asking for land, they were now settled there. If they could get the money at 3 instead of 3½ per cent. there would be no misgiving as to the future working of the Act. If the present Government could lend money to Ireland at 2½ per cent., why could they not do the same for this country?

The Congress then stood adjourned.

SECOND SESSION

MR. CHARLES BATHURST, M.P. for Wilton Division (S. Wiltshire), in the chair.

THE CHAIRMAN said that owing to the fact that we were now beginning in this country to consider the all-important question of co-operative credit as applied to agriculture, and public statements were being made from time to time by persons who were not so well instructed as Mr. Henry Wolff, who had kindly consented to read the paper that afternoon, he took the opportunity of saying there was a great difference between what are called land banks, which were banks established mainly for the purpose of acquiring land—and the security for the loan in such cases is the land or very largely the land itself—and co-operative credit associations (or, as they were sometimes called, agricultural credit societies), which provide working capital and the means to obtain stock, implements, and other necessaries of a farm or small holding on purely personal security—on the security as had frequently been said of a man's good character. It was to the latter class of bank that Mr. Wolff proposed to devote his attention. It had been said by a famous Italian writer, about twenty years ago, that "the poor obtains no credit because he is poor, and he remains poor because he has no credit," so he turns round and round hopelessly in a vicious circle from which there was no escape. That was a very accurate description of what unfortunately was to be found in the rural areas of this country. Credit was still largely the monopoly of the well-to-do, and what he was sure Mr. Wolff would emphasise that afternoon was the desirability of bringing cheap and easily accessible capital through the medium of credit, not merely to the small-holder, but to every one who worked and lived in the country and sought to make a living out of the cultivation of the soil. In his opinion, under present economic conditions, whose trend was all in the other direction, to try and develop small holdings by anything that might be characterised as artificial means without co-operative credit was like making bricks without straw, or perhaps it would be more correct to say, building with bricks without mortar. Throughout the Continent the binding force of agricultural co-operation had been the agricultural credit societies. They must all be conscious of the fact that there was a tendency—an unfortunate tendency, but an inevitable tendency at the present time—for the old country private banks to be absorbed in the large joint stock banks, with the result that some tangible security is almost invariably required now from rich and poor alike when a loan is arranged. The small man who lived upon a small holding, and still more the labourer, was unable to provide such tangible security, and one result was that he very often had little outlook in life, very little to encourage him to be enterprising with work and industry; and unfortunately another result was that it took a large amount of money which ought to be circulating and fructifying in the country districts into the large centres of population, where possibly it could not be so usefully employed, at any rate in a national sense, as it could be in the country districts. There was one feature of this question which came very much to his notice in the South and West of England, which must be a source of regret to all those who are really interested in the prosperity of the small farmer and those now called small-holders, viz., the way in which the profits derived from the cultivation of the land go largely away from the producer to various middlemen, to the discouragement and sometimes to the ultimate ruin of the small producer himself. It was quite sad to see the large number of farmers who had got—to use a popular expression—so much in the pockets of the dealer that eventually they are wholly unable to carry on their little industry at a profit, and the necessary result of drifting into the hands of the dealer was that the unfortunate producer was buying at the top of the market and selling even to his loss at the bottom of the market. Many of these men were perfectly honest in the way they carried on their business ; they did not intend to be guilty of usury, but there was no doubt that men were forced to buy feeding-stuffs by selling to the middleman the produce of their farms at less than wholesale prices. It must be an enormous handicap to the industry they sought to carry on . Mr. Winfrey had at the morning session made some reference to his unfortunate experience with regard to a co-operative association in the East of England, for which he generously gave a guarantee, which was wholly or partially forfeited owing to the society being unable to carry on its business, as he very properly said, through a lack of loyalty. Loyalty was the very essence of the success of the co-operative principle, but there was no greater stimulus to loyalty, he was sure Mr. Wolff would agree, than the setting up of agricultural credit associations in the villages. That appeared to be the experience of other countries, especially Germany (with its great citizen Raiffeisen), Italy, Hungary, France, and Denmark, apart from the fact they had brought cheap money readily into the pockets of the very smallest holder, and that they had developed the idea of combination; and the feature of loyalty, as the essential underlying condition of successful co-operation, was that it had made the development of co-operative societies for other purposes ever so much easier than it was in this country. There was no doubt that agricultural credit did stimulate self-help, particularly if it were applied, as it ought to be applied, only towards productive purposes, only towards purposes of a remunerative character. In addition to that, it developed not simply loyalty among members of an association, but it developed business capacity, from the lack of which, he was sorry to say, so many of our land cultivators suffered at the present time. In addition to that, it undoubtedly stimulated a greater interest in the work that was carried on upon the land, and as every continental country had found, it increased the morality, the self-respect, and the thrift of those who were members of credit associations. But, above all, there was no characteristic which was so worthy of encouragement, and so certain of being produced by this kind of enterprise, as the fact that it binds all classes in the country districts. To his mind there was nothing which tended to separate class from class to the detriment of both and of all classes so much as patronage. If they could develop the true democratic spirit among the small-holders, by associating them in a credit association, the element of patronage was dispensed with, not only making them self-supporting, but developing the mutual respect among all classes living in or about a village. In this connection he ventured with all due hesitation upon some simple criticisms of the Government Bill which had lately been introduced. It was a source of satisfaction to those who had been waiting for the Agricultural Credit Societies Bill to find that the County Councils were not going to be made to perform the functions of bankers, as was suggested about a year ago by one of the representatives of the Board of Agriculture, because he was sure the County Councils were wholly unfitted for such work ; they would not take any keen interest in it, and bearing in mind the trade interests which figure so largely upon all County Councils, he was inclined to think that so far from there being a developing force, it might actually have a deterrent effect (hear, hear). There were three clauses of real importance in the Bill, the third relating to the audit of the accounts of credit associations. As Lord Carrington had said that morning, it was a most important function for a Government department to carry out, and he was sure that part of the Bill would have the sympathy of the Conference, because upon a thorough and effective audit depends the solvency of these societies. The first clause provides that the Board may promote the formation of credit societies, and the second clause provides that the Board may make grants towards the cost of formation and the payment of expenses of management. He was very anxious to hear what Mr. Wolff had to say upon the subject, because it certainly had occurred to some who sit in the House of Commons and are interested in these questions that that sounded a little like spoon-feeding, that there was a danger of the self-help which they desired so much to foster by any such scheme being destroyed, together with self-reliance. He had read in the able book written by Mr. Wolff some seventeen years ago that it was a scheme of exactly a similar character that for a time killed the credit movement in Roumania, where the Government, acting on similar lines, tried to promote the formation of these societies and to place them upon the foundation of Government funds, with the result that after a very few years the system collapsed. The same thing, of course, applied to the expenses of management. Surely, if there was scope for the successful development of credit societies, it ought to be possible to put them from the outset on their own bottom, make them entirely self-supporting, subject perhaps to a temporary guarantee, which might be provided either by the Government or by private individuals who were philanthropically disposed, but certainly without any element of patronage. The conditions in England were somewhat different from conditions prevailing in some of the countries where the system had been so enormously successful. The great difference, he was afraid, was the fact that there were so many social variations between the classes in the agricultural community; it was unfortunate that it was so; he was bound to admit that in his opinion it was not altogether true to say that the interests of the small-holder are wholly identical with those of the larger farmer, but in any case he was not satisfied that the Raiffeisen system, although eminently adapted to meet the development, the industry, and the prosperity of the small-holder, the allotment-honder and the cottager, was altogether adapted to meet the requirements of the larger farmer, who, in his own way, required the convenience of capital on easy terms to a somewhat larger amount. Asking Mr. Wolff to address the Conference, the Chairman said there was no greater authority upon the subject, not merely in England, but throughout Europe, than Mr. Wolff, and they were very fortunate in having him with them that afternoon. What Mr. Wolff did not know upon the subject was not worth knowing, while his work in connection with the development of agricultural co-operation by the Colonial and India Offices would be well known to them all (loud cheers).

Mr. Henry Wolff: If you will allow me just to preface my paper with one or two words upon what Mr. Bathurst has said about this Bill, I will be bold enough to do so. I quite subscribe to his criticism of those two patronage clauses; I do not like them at all, and I have mentioned as much to the Board of Agriculture, though I agreed to co-operate in the matter because I hoped for a thoroughly good propaganda. In regard to the audit, that is, of course, a most important point, but what I ask for, and what I have asked the Board of Agriculture to allow, is that where there are unions like our Agricultural Organisation Society, such unions should be allowed to inspect. Inspection, as I mean it, is, of course, a different function from audit. As for audit, the Government will do well to enforce such, but it would be much better that it should be carried out by the approved public auditors under the Act, as we have them now. You cannot audit too well; but as for the inspection, which raises the question of the discretion of the committee, there I think the bank themselves, acting through their union, are the best judges (applause).

Mr. Wolff then read the following paper:—

CO-OPERATIVE CREDIT AS AN AID TO RURAL DEVELOPMENT

By Henry W. Wolff

Author of "People's Banks," "Co-operative Banking," etc.

THE necessity of co-operative credit as a means of developing rural well-being is now so generally recognised that I do not feel called upon within the rather narrow limits set to me to dwell upon it. Rather do I see occasion to warn you that unless you organise such credit upon the proper lines, as established by experience, you are likely to be disappointed in its results. For credit is, like fire and water, a most useful power when rightly used, but a rather dangerous article to play with. Also it will be well to understand that co-operative credit can benefit only productive or provident outlay, and that people who look to it for other services are doomed to look in vain.

I shall do well, I think, to confine my

remarks to-day to a few practical points occurring in the first organisation of co-operative credit institutions.

The mistake that only too many among us fall into is that, since the ultimate result of co-operative credit undoubtedly is to be the serving out of money, therefore its organisation must needs begin with the provision of cash, and that co-operative credit should be reduced to the function of semi-charitable distribution of sums raised outside it. That is a great mistake. The real object of co-operative credit is, on the contrary, to set up an organisation which, by means of the security first to be created by it, will be able permanently to command whatever money it wants, as a thoroughly independent body. Money is a costly commodity to store, and a powerful temptation, when there, to improper employment, for the sake of employment. There has not a little been lost in this way. Once more, dependence upon an outside source of money must needs subject an organisation drawing upon such to the will and pleasure of some one other than itself, whereas the primary aim of a co-operative bank must be to stand entirely upon its own bottom. You hear of endowment funds, to which the name of central banks is freely applied, although in the present stage it is not yet applicable to them. Central banks, as it happens, are just at the present moment distinctly under a cloud. Several central banks have lost money heavily. The latest, best endowed and, according to the ideas of its founders, the most altruistic and public-spirited among them—that is, the Prussian—has just suffered the mortification of seeing the great German Raiffeisen Union withdrawing from it in disgust—to do even better without it. A central bank formed and organised by the local banks themselves, and therefore constituted their servant, is indeed an admirable institution for equalising excess and deficiency, and also for rendering some other useful banking services. But a central bank started before the local banks, and employed to finance—and therefore to control—them, and so becoming their master, is a most dangerous snare, which may mean the wreck of the whole movement. It trains those who should be taught independence and self-reliance to dependence and reliance upon some one else. It accordingly weakens fibre and paralyses effort. And, with whatever altruistic design it may have been founded, there is no guarantee that there will not rise up some "king which knew not Joseph," to give the local banks the go-by and leave them in the lurch. Such risk and such dependence are too high a price to pay for the convenience of first funds. And the service, held out as an attraction, of the central bank "coaching" and supervising the local banks is one that not a central bank, interested primarily in its own affairs, but a union of banks, interested solely in the good of all, should be made to render—let alone that, as matters stand, you have no guarantee whatever that those who offer to serve as "coaches" are themselves sufficiently instructed in the business. I should view all such offers with scepticism. The central bank, if a creditor, will have a creditor's right of inspection, to be assured to it by agreement. That is an altogether different thing from the supervision and "coaching" required for the welfare of the local banks.

There is a difficulty, no doubt—and it may be considerable—in providing the first funds, before a co-operative bank has made good its claims in the market, and learnt to attract deposits—which should in the end become its main source of cash. During such early stages it is for friends of the movement to assist with funds. They can do this with perfect safety, if they will only take a little trouble. And if the Board of Agriculture succeeds in its judicious efforts to dispose joint-stock banks to consider the claims of newly forming co-operative banks, a welcome source promises to be tapped, not only for early beginners, but also for full-grown banks in subsequent times of emergency. Such business is freely practised both in Ireland and in India, and once bankers are made to understand what really is wanted, my experience is that they readily admit the safety of the asked-for transaction. For myself, I should even prefer the guarantors' societies, advocated by Mr. Bolton King, to the money-providing "central banks" pleaded for elsewhere. A guarantee is, under the circumstances, more useful than an advance.

However, your main endeavour must be directed towards providing *security*—security of such a sort that a capitalist or a depositor will lend you money on it, as a matter, not of goodwill, but of business. That is the specific task set to co-operative credit societies. You have plenty of materials for excellent security. But those materials want to be put into a shape to make them pledgeable such as, in respect of the general market, they do not of themselves possess.

For want of time, and also considering the special object that you have here in view, I confine myself to-day to the discussion of the one system of credit which is commonly known by the name of its originator, Raiffeisen. That does not mean that there is not plenty to say in favour of other systems. I do not insist upon pedantic adherence to Raiffeisen's own rules. We ought to adapt ourselves freely to circumstances. But I know of no better principles to follow.

Raiffeisen's object admittedly was to keep his credit societies open to the very poorest who might be found to be otherwise eligible ; and for this reason, as well as for some others, he deliberately excluded shares from his system. Another reason was that he wanted to shut out all idea of individual pelf. Couple a giver of money—as such, allowing him the right to derive benefit from his money stake —and a borrower of money together, and the giver of money will inevitably become the master and aim at raising his share in the benefits to as high a point as is practicable. But the bank was to be formed for the benefit of *borrowers*. There is no harm in small shares, nor yet in entrance fees. Under present, altered, circumstances there are a good many people in favour of both in Germany. But the value of the share should be so fixed as not to keep out any one. And shares are not necessary.

Shares being ruled out, there must as a source of security necessarily be unlimited liability of all for all. And such liability must be made a reality. I observe a tendency to reduce the weight of its burden for such moneyed men as may join—to call them " guarantors " and limit their liability to the guarantee. Guarantors are in this connection exceedingly useful persons; but they have no legitimate place in the rules. Guarantees are a matter of contract under which the guarantor may, as he should, protect himself. We want the unlimited liability of the rich almost more than we do that of the poor, not only because it goes further materially, but also because we particularly want the rich to do more than merely pledge their property. We want them to take an active personal interest in the bank, and to assist with their knowledge of business. And only unlimited liability will make them do that. A small limited loss would affect them much less than it would the poor. The wealthy have power to protect themselves in the bank's use of their liability. Their poorer neighbours will naturally be anxious to keep them in, and will therefore gladly defer to their judgment. But you must make such liability a reality also in another sense. Do not allow the wealthy man, on the security of whose liability money has been advanced, to slink out unobserved, six months after his retirement, leaving the lender to whistle for his money. That is not honest, and may expose you to a charge of fraud. Of course, from the moment that a member goes out—and in our present stage he ought to be able to do so at any moment—his liability for engagements not yet contracted must come to an end. But you must not by stealth deprive the creditor of his security. Liability for what is past should continue in force for at least two years.

Unlimited liability necessarily means small districts—a parish by preference, though you may also take in portions of adjoining parishes—because such liability is only justified where every member knows and is able to watch the others easily, without giving offence. But your liability, given to the outside world in an unlimited form, should inside be strictly limited by yourselves in fixing annually a maximum of credit per member, and a maximum also in all, which the committee must not exceed. Of course, money should be lent only to members, in whose election the committee should be so careful that mere election may be taken to count for a kind of security. I see banks advised to beat the big drum and tout for members to come in by means of advertisements and handbills and the like. That is as wrong as wrong can be. Admission should be treated as a privilege. Many a ne'er-do-weel has been reclaimed from his evil ways because a bank would not accept him till he had mended them.

There is another element of security provided, which the late Duke of Argyll, surely an excellent judge, pronounced "admirable." The employment of every loan is made to serve as security for itself. That means that no advance is to be granted except for some specified purpose, approved by the committee—in respect of object, as well as of amount and of time—to which the borrower formally binds himself under pain of having the loan summarily called in. The loan is to be sufficient for its purpose, and granted for long enough to serve it. Otherwise the borrower might have to tax other sources of income, which would be not a help but a hindrance. However, to such stated employment the money must be strictly limited. That shuts out all improvident employment.

But it also raises a new point which is, I am sorry to say, much neglected in this country. There must be supervision. You are dealing with borrowed money. You cannot allow your committee to go on employing it in a happy-go-lucky way, stretching points because such or such a one " is a good fellow." Business is business. You provide against the committee's submitting to undue influence by a member making his vote for a committeeman to depend upon the committee's agreeing to his application for a loan, by forbidding all remuneration. But among neighbours willingness to stretch points is strong. For the very protection of the committee itself you ought to have—sooner or later, I do not press for immediate action, which, I know, presents difficulties—an inspection, of which foreign banks, after some sad but instructive experience, make a main feature. It will enable the committee to refuse improper applications for loans with firmness. It will also serve as an effective check upon the employment of loan money. Without it there is, I am sorry to say, not a little misemployment, which passes unnoticed. And it will serve to keep things straight generally. Do not be misled by the absence of ill consequences in infant banks skimming along lightly over smooth waters. Rough times will come to you as they have come to others; there are likely to be dishonesty and attempts at embezzlement, and systematic checking is the only, but also a very effective, safeguard.

I ought to say just a few words about your dealing with such money as you will have in hand. You will, of course, fix your interest for advances as low as is practicable. That is what your bank is there for. But you must in any case allow for a little margin in your own favour. That margin must under Raiffeisen principles remain the property of the bank as a whole, never to be shared out, not even in the event of a liquidation, lest there be a temptation to wind up the bank for the sake of the spoils. For the sake of simplicity I have hitherto in this country spoken only of one reserve. For your present circumstances that will be enough. But once things develop, there will want to be several, at least two—one a reserve proper, to meet ordinary deficiencies. Such reserve you had best, as soon as you can, keep unemployed, as a fund apart, say, in the shape of a savings bank deposit. The other is really a permanent endowment, which may, in the end, be used to replace borrowed money. It is to serve the purposes of a reserve fund only in special emergencies. There is no harm in your employing that, with proper care.

You also deal with deposits. Such deposits are a great convenience to you, because they supply you with the cheapest possible money and leave you independent of other financial institutions. They also enable you to fulfil one of your chosen duties, which is to train your people to habits of thrift. But you must not allow them to become a burden to you. I have heard of a village bank with something like £190 deposits in hand, £100 of which it did not want, and £130 of which belonged to one man and his daughter, who might withdraw the money any day, at three months' notice. Obviously that would seriously embarrass the bank. Meanwhile it is not particularly good business to borrow money at 3 per cent. and lay it out at only 2½ per cent. in the Post Office Savings Bank. That bank ought to have declined to receive so large a sum in deposits, at any rate at short notice. Very probably it might have found a more remunerative investment for its overplus. However, that would not have got it over the inconvenient liability to have the money withdrawn, and it would have involved risk, which it is the very first duty of such a bank to do its utmost to avoid, all the more since the money to be dealt with was borrowed. I have seen supposed "model rules" allowing village banks to invest in shares "of any society registered under the Industrial and Provident Societies Act." That is altogether indefensible on two grounds. In the first place it means risk; for every "Industrial and Provident Society" is more or less speculative. And in the second place it entangles the liability of the society with that of another society, over whose actions it possesses little or no control. It is a cardinal rule in co-operative banking that on no account must this be done. Every society must be fully responsible for itself, but for itself only. Otherwise you can never tell where you may be. That is why the apparently plausible practice of clustering rural banks around a town bank, which is to finance them, is condemned by good credit co-operators. It interlinks liabilities. And, moreover, no bank can tell for how long it will be in a position to part with money, whereas money borrowed for an uncertain period is of no use to the borrower. Things are apt to change very rapidly. In 1895 I found the German co-operative banks literally overflowing with money. They did not know what to do with it. Only a few years after, even very substantial societies were very thankful to borrow even at high rates. In taking deposits it will be well for you to bear in mind that you may in some measure protect yourselves by taking them for long fixed periods, at a slightly raised rate of interest, which the certainty that you hold the money for a definite, long time is amply worth. In the case of ordinary deposits it is good policy to bargain for notice, but not to insist upon it, but pay cash on demand. People who know that they can have their money back at any time are all the more likely to bring it to you.

I must not detain you longer. As parting counsel I would advise you not to make your machinery too cumbrous. Your committee is there, not to palaver but to act, when necessary, with promptness. That may make all the difference to the borrower. If your bank be small, a committee of three will suffice; otherwise five is the best number. Be careful to take sufficient security, according to the nature of the case; and make sure that the signatures of sureties are genuine. There are, of course, persons whose promissory note will by itself be sufficient. There will be others in whose cases you will want to insist upon four or five signatures. The stricter you are in insistence upon punctuality in repayment, the better will you fare. And you should try to interest *all* your members in your proceedings. Sir Robert Morier's advice of a "maximum of publicity" is thoroughly good advice. And please bear in mind: It is not sufficient to have a *bank;* if the bank is not to disappoint you it will have to be a *good* one. We practical men do not insist upon conformity with principles proved by experience to be sound and needed from mere caprice, but because we have seen banks conducted on other lines come to grief, and I for my part would spare this country similar experience, even in the early stages of a movement which, if rightly led, promises to prove of the utmost value to our rural population.

DISCUSSION.

MR. D. STRAHANSMITH said no one had a better title than Mr. Wolff to put forward a paper on this subject, as all would admit who had read his fascinating address on "People's and Co-operative Banks." There seemed to be some misunderstanding as to the nature of the Agricultural Credit Societies Bill of the Government. He did not think there was any attitude of "spoon-feeding" on the part of the Government, but rather a desire to encourage the movement by providing the initial expense necessary to put into operation the propaganda required to get the credit societies started. There was, he thought, no intention to provide the wherewithal to finance the societies. Lord Carrington that day had said he had secured the co-operation and sympathy of the joint stock banks. That was a great point to the good, for there were no institutions better able to take up the question of credit societies than the joint stock banks. If they did not do so they would be guilty of a great want of foresight, because if credit was not obtainable in any other way than by a system of patronage or doles from either private people or the Government, the chance of the credit societies being a success was a small one. Credit societies conducted on a proper business system—the system on which the banks themselves conducted their own business — would have a great future. There were certain banks calling themselves people's banks offering 5 per cent. on money to their customers, and that meant that borrowers would have to pay a high rate of interest. He thought some of these banks were charging a minimum of 10 per cent. on money lent, and it was impossible for small-holders and others similarly placed to make a success of their business if they had to pay an interest ranging from 10 per cent. upwards. The joint stock banks lent money at a reasonable rate of interest, and paid interest on deposits at a minimum rate, the margin between the two being a modest one, perhaps not more than 2 or at the outside 3 per cent., so that if they borrowed money at 2 per cent. and lent it at 5 per cent., on a million sterling they would make £30,000. This explained how the large profits of banks were made because they used the money on both deposit and current account. On these lines he strongly recommended the credit societies to proceed. With regard to loyalty on the part of co-operators towards their societies, credit societies would hold out great advantages to co-operators, and it would be very unfair if they went into those societies, took advances, made use of them in their business, and then instead of selling their produce through the co-operative society act as free lances on their own account. He would stop that sort of thing by making it a condition of joining a credit society that each member should become a member of the co-operative society, such as were established by the Agricultural Organisation Society. This would remedy, he thought, an unfortunate feature in some co-operative societies. As Mr. Wolff had shown, there were two kinds of credit societies, viz., the Raiffeisen and the Schultze-Delitzsch, the first being applicable to only small people, and the other to those in a larger way of business. Now he would not limit the credit society to one particular system, and would allow the society to be formed on either a share or a non-share basis. The Raiffeisen was on a non-share basis, and the Schultze-Delitzsch on a share basis. They should allow each district to decide on what lines each society should go. As to support from the joint stock banks, that would be an important feature, and he presumed the object of the Government would be to enlist through the head offices and the directors sympathy and practical support from the staff of each branch of the banks in the country. There were some eight thousand banks in the country, and if each of these branches were to give a hand to the credit societies in the hamlets and villages round about, there would be called into existence some thousands of credit societies in a very short time. In regard to the audit and the practical carrying on of the credit society, the local staff of the bank could, with very small expense of either time or money, help the local society. If the joint stock banks did not do this for a social purpose, they ought to have the foresight to do it from a business point of view, because the credit societies would become feeders to the local banks, make many men successful and prosperous through obtaining credit from the society, and they would in time become customers of the local bank (hear, hear).

MR. H. J. MAY (Co-operative Union) said he had been keenly interested in the many technical and important points Mr. Wolff had put forward, and it would be most useful to have the paper in print in order that they could all digest what had been said. He agreed in the main with the condemnation of co-operative societies as means of investments for credit societies or credit banks, the ordinary distributive or productive co-operative society, but he would ask Mr. Wolff whether he thought the objection also applied to federations of societies or to the great wholesale societies. His own impression was that the objection did not obtain, and that it would be a distinct advantage to credit banks if they could invest their money in the Wholesale Co-operative Societies, making them their bankers. It would serve a double purpose of providing them with the money they required and of linking up the work of the agricultural co-operative societies with the distributive and the wholesale societies in a way that would be mutually advantageous. Referring to the Government Bill, Mr. May said that no one who knew Lord Carrington and the work he had done would doubt his good intention and benevolent purpose towards the credit banks and provident societies in promoting the Bill, but it did seem to him that if Lord Carrington had deliberately set himself out to ignore the vast experience of Mr. Wolff and the co-operative organisations in this country, he could not have produced a worse Bill (laughter). Mr. May said he agreed with everything that the Chairman had said on this point, and as to the promotion of societies and expenses of management. He believed those clauses of the Bill were entirely subversive of the principles of self-help upon which the whole co-operative and provident societies of this country had been built up. The question of the audit and the powers proposed to be taken by the Government in the Bill were also dangerous, and ignored what had been done in the past with regard to the audit of co-operative societies' accounts. The clause said that the Government should be able to appoint auditors for the purposes of these societies, and the Act should have effect as if the person nominated were substituted for the auditors therein mentioned. No qualification of any kind was required except that he shall be a nominee of the Board of Agriculture, and so far from it being the case, as Mr. Strahansmith suggested, that it was not the intention of the Government to do any of these things, he had learned, from a conversation he recently had with one of the principal officials of the Board of Agriculture, that it was their deliberate intention to do them, with the full knowledge that they were ignoring the steps taken by the Agricultural Organisation Society, the Co-operative Union, and others, to put the audit of co-operative societies on a sound basis, and only to have their accounts audited by regular auditors with qualifications acknowledged by the Treasury itself. This was a serious matter, and he thought steps ought to be taken to prevent it going through. There were other objectionable points in the Bill, and after the expressions which had fallen from the Chairman that afternoon, he hoped he would take an opportunity in another place of getting them eliminated. If the Conference concentrated its attention on the practical steps which are being taken at the present time to put the principles of Mr. Wolff's paper into practice, they would be doing a very useful thing. It was amusing to find the clauses referred to in the Government Bill, because the Government had had ample opportunity of getting to know what the experience of the past had been. There was the Select Committee, before which Sir Horace Plunket and Mr. Wolff gave evidence, stating the views of all the co-operative organisations as well as their own large experience ; the Government had had the advantage of seeing Mr. Wolff's own ideas embodied in a Bill introduced into the House of Lords two months before their own was issued, and, in spite of all this, the Government produced a maimed and halting scheme, which, if it passed in its present position, would do as much damage in one way as it did good in the other (hear, hear).

MR. G. F. HOOPER (Pershore) explained that in his district in attempting to form a society it had been found impossible to get a manager or secretary of proper calibre who would work without remuneration. He asked Mr. Wolff if under the new law there would be a provision to pay a man for his work.

A DELEGATE asked if under the Raiffeisen system in Germany the accounts were audited by the Government auditor or by the local bank manager. The local manager would be more likely to understand the needs of a district and be able to personally advise the committees of management.

MR. C. R. BUXTON, M.P. (Chairman of the National Land and Home League) said if the Government were not to assist the credit banks, perhaps Mr. Wolff in his reply would tell the Conference more fully in what way the Government could assist them in any way in promoting the formation of credit banks.

MR. HENRY SAMUEL asked Mr. Wolff's opinion in regard to the Agricultural Bank of Egypt, which had done so much to promote the prosperity of Egypt, the Government having subsidised the bank by a guarantee of 3 per cent. If the bank did not earn a dividend of 3 per cent. he understood that the Government made up the deficiency. This system appealed to him, and if he understood Lord Carrington aright, the joint stock banks had been approached to form their own auxiliary banks on the lines that were being worked by the Agricultural Bank of Egypt. If this were done, he believed it would confer a boon on both large and small-holders. The Conference would be indebted to Mr. Wolff for his views on this point.

MR. HENRY WOLFF: It is very difficult when you are allowed only twenty minutes in which to deal with a very large subject to touch upon quite the right points. I am afraid that I have rather made a mistake in dealing with specific practical points when you might have preferred to be told about co-operative credit generally. But I thought we had had so many meetings on agricultural credit generally that we ought to go a step further, and perhaps my omission is all the more pardonable as the Chairman in his very able opening address referred to the more general points. Now if you will allow me to begin at the end, I may say the Agricultural Bank of Egypt has been a thorn in my side from the outset, and I am not sure that the present is a well-chosen moment for referring to it as a success. There are, according to Sir Eldon Gorst's last report, about 40,000 accounts in arrear, accounting, I think, for 18·9 per cent. of the debts generally; in Upper Egypt 53·8 per cent. of the money lent out could not be recovered. Sir Eldon Gorst in his last report explains how this is. There has been a great boom in Egypt, and these cultivators have become used to going the pace in their living; reverses came, but they would not give it up. They have borrowed a good deal for purposes of consumption, not of production. The question has been a great deal discussed of late, and there are people in Egypt who shed rather bitter tears over that Agricultural Bank. That question has also cropped up lately in India. Last year there was a scheme on foot to have an Agricultural Bank, on the model of the Egyptian, sanctioned for India. Seeing what huge profits the founders had drawn out of the Agricultural Bank of Egypt, taking, I believe, 30 per cent. in the first year and 17 per cent. in the second, one cannot be surprised at our Government hesitating. But I am sorry to say that there is another scheme on foot for Bombay, on very much reduced lines. I might mention that when I was being examined as a witness before the Select Committee of the House of Lords, I asked Lord Cromer, who was a member of the committee, about that Agricultural Bank of Egypt, and he said that Egypt was not ripe for co-operation then. I have no doubt that he was right in this. I might tell Mr. Samuel that people are very keen upon forming co-operative societies in Egypt, but there is some doubt at present about the proper powers of legislation. New Bills have been drafted, and then it was thought that after all the law would be sufficient to enable such societies to be formed. I heard only the other day that they are beginning to co-operate in the sale of cotton on a small scale, which is a good and promising sign. But I do not think we should want to have a Government institution like the Agricultural Bank of Egypt in this country. Just at present things look all the less promising for similar action by the State, because in Germany the great State-endowed bank, which has got just the same amount of money as the Egyptian, viz., $3\frac{3}{4}$ millions of endowment, has got to unmistakable loggerheads with one of the largest unions of co-operative banks, for which it was to serve as central bank, viz., the Raiffeisen Union. That union gave it notice last March that it would break off all relations with it, and this is the point where I come into touch with Mr. Strahansmith, who spoke about the joint stock banks—that is one of the points, not in the Agricultural Bill, but in the Board of Agriculture's intentions, which I think is a very good one—they want to put us into very good relations with the joint stock banks. We shall do well to go to them. What did the Raiffeisen Union do when it found that the State bank—just like the Department of Agriculture in Ireland—tried to boss the whole thing and supplant the Raiffeisen Central Bank in its dealings with the Provincial Unions, which would have wrecked the Raiffeisen Union? They said, " We will have nothing more to do with you," and they went to the Dresdner Bank, one of the largest joint stock banks in Europe, and the Dresdner Bank very gladly accepted their offer and gave them terms which actually cut under those of the Government bank. The Government bank was supposed to be making sacrifices for the benefit of agricultural co-operative societies, and now, lo, and behold! there is the Dresdner Bank, working avowedly for profit, which gives easier terms! The co-operative banks save a good deal in commission, and they are not bound, as the State bank tried to bind them, to do all their business with one bank. I think those are the relations which ought to be brought about between the joint stock banks and the co-operative banks in this country. That naturally leads me up to the very valuable suggestion of Mr. May. Mr. May knows how anxious I am to interlink the agricultural movement with the industrial, which has its headquarters at Manchester. We have achieved some success on this path already—considerable success—we are working in concert with the co-operative societies; they show great loyalty to us and are willing to take our goods, and that gets us over the difficulty which in almost every other country they try to surmount by means of Government assistance. The Government buys their straw and oats and wheat and all sorts of things, gives them a cheaper railway service, and various other favours. We get over the whole thing by simply dealing with the co-operative societies. We here possess the advantage of a strong Co-operative Union; the co-operative societies taken collectively are the largest traders in the kingdom, and we can get rid of our produce to them without asking for any favours, but simply as a matter of business ; and we get in return a good deal of that democratic co-operative principle that we want, without any of that patronage to which the Chairman objected. I am much obliged to Mr. May for his suggestion. I think it would be a very good thing if our co-operative banks could enter into communication with the Co-operative Wholesale Societies' Bank, the merits of which I have always highly appreciated. Mr. Strahansmith also spoke about loyalty. Loyalty is, of course, a very important point in the organisation of co-operative societies, but it does not really arise in these co-operative banks, because people are bound to loyalty there—their own interests lead them to it ; but in the other co-operative societies it is of the utmost importance, and co-operative credit has this merit, that it naturally generates it in other societies. I want to point out, speaking of agricultural co-operation generally, that before co-operative credit came into the field, there was absolutely none in Germany. Germany is now the foremost country, but forty years ago it possessed only one little vine-growers' society on the Rhine, and about a dozen very small and struggling supply societies in Hesse. People could not co-operate because they had no money. I found the same thing in Sussex in 1883, when in Lewes I suggested the formation of a co-operative supply society. All present approved, but nobody joined. I asked one typical farmer why they did not join, and his answer was : "They can't—they are on the dealers' books, they can't get off, they are tied by the leg."[1] And that was one of the reasons which prompted me to study the question of co-operative credit. Co-operative credit came on the scene in Germany, and now Germany has got 25,000 agricultural co-operative societies; there are 30,000 in all. Over 16,000 out of the 25,000 are credit societies, many of them—and that brings me to another of Mr. Strahansmith's points—practising other branches of business along with credit. Raiffeisen's leading idea was that his societies should become everything for the peasantry in their own particular village. They began by buying them bread, went on to assisting them in buying their cattle—for there was great usury in respect of cattle-dealing—and then they went on to money, because want of money was found to be at the root of all. A Raiffeisen society, according to the founder's idea, ought to be a supply society, a credit society, a productive society, everything of that sort. Only he did not make it necessarily a distributive society, except where the traders were found to deal so unfairly with the public that the society had to step in. There are a good many societies which practise distribution. All have power to act as distributive societies, but they do not want to provoke the traders without need. Such distributive trading is one of the points embodied in the Bill which was drafted under my instructions, and which is now before the House of Lords under Lord Shaftesbury's charge, and on which the Select Committee, headed by Lord Mersey, has reported very favourably, adopting really all our points. The committee suggested that the Bill should be redrafted, and it has been so by the very ablest draughtsman that we have on the subject, Sir Edward Brabrook, the late Chief Registrar of Friendly Societies. It is now in the committee stage. We find in Ireland that we want to combine the two services, credit and distribution, because it is difficult there to man two committees, and the business of the distributive society will support the business of the credit society, and will actually provide money for agricultural co-operation and for credit co-operation. In our dealing with the Wholesale Society we find that people net about 10 per cent. on the amount of their purchases. So, if an Irishwoman buys £26 worth of goods, she will, at the end of the year, have £2 12s. over; supposing you have a number of these housewives with £2 12s. each, you get a nice little sum together that will do for providing cash for agricultural co-operation and also for credit co-operation. In the course of the discussion the question was also raised of the difference prevailing between the Raiffeisen and the Schulze-Delitzsch systems; that will enable me to answer the point also raised by Mr. Hooper. The Raiffeisen societies are really intended for poor people—people who cannot very well take up shares; but where there is sufficient knowledge of business, and sufficient ready money for people to be able to take up shares, you do best to form a co-operative society just like those that Mr. May represents, with limited liability, based upon shares, and the whole thing becomes simple. That is what I should recommend for our large and medium farmers. But when you come down to people who want to be helped up from a very low status, who cannot very well afford to take up shares, in whose hands money is very scarce, and among whom there are only few transactions, then you must necessarily cut very much lower, and the only thing you can base your security upon is unlimited liability. Raiffeisen wanted to keep the bank open to the very poorest, the very beggar on the dunghill, so long as he could be vouched for by his neighbours as honest, and the neighbours joined in liability for him; that being so, those neighbours have every interest in not vouching for the wrong man, and that has proved an admirable educational feature—judges have admitted it, priests, ministers, and Government officers say that morality has risen very strikingly in districts where Raiffeisen societies are established. It embodies the moral principle as well as the economic. People watch one another and will not have a ne'er-do-weel for their colleague, the reason being that they have to pay his debts; and, therefore, they are very careful to keep the bad people out. And not only have I found in Italy that the very men who have not been able to write have learned to do so from their grandchildren, because they must sign their own application form, but people, who of course found that the bank was of use to them, and who, wanting to get in, have been rejected time after time, have actually mended their ways. There are many cases of that kind on record, and that is where I certainly look for a good effect of the Raiffeisen banks in this country besides the economic. As to the economic effect one may say that it is truly startling. You see big things got up out of no money. For instance, they start dairies, the bank lending the money and the dairy society repaying the outlay by so much for every gallon of milk used. I have seen a big steam-threshing machine—a Clayton & Shuttelworth, with steam engine—that has been got by a small society in a Rhenish village without the members ever putting their hands into their pockets; the bank bought the machine, let it out on hire at so much to a member, and so much (a little more) to a non-member, and so the machine paid for itself. That shows you how very much you can do through these credit societies. Raiffeisen's idea was that the societies should be perfectly self-supporting; his object was to get rid of the idea of pelf among members acting among themselves; there were to be no pickings out of the bank at all; therefore he would have the people serve without remuneration—except the man who does the actual mechanical work, the man who is called the *Rechner*—you may call him the actuary, the secretary, or cashier here. He draws a very moderate remuneration, where such can be afforded, but he has no say whatever in the disposal of the loans. The difficulty is this, if a poor man gets a remuneration as a member of the committee, and it is worth anything to him, say £5 a year, a member coming for a loan may say, "Look here, if you don't let me have that loan, I won't vote for you next time." Well, then he is in a fix. Raiffeisen wanted to keep out all possibility of that sort of thing, and so he insisted that there should be no remuneration. Of course, when you have a federation growing large, there must be paid clerks, but the committeemen and councilmen are never paid; they are to do all that they do as a labour of love—they bring their labour as an offering to the society for the good of the local community. It has been asked what the

Government should do. They can do a very great deal by teaching. They cannot, to my mind, spend too much upon education. I suggested some time ago that they should send abroad to see what is done, in the first instance to Germany. I am glad that in respect of Germany that has been done. A very able public officer has spent about eight months in that country inquiring very carefully into things. The Board of Agriculture is going to publish his report, which will tell you a very great deal about practical co-operation. I think it is bound to have an excellent effect in this country. I really think the Government could do a very great deal in this country, for instance, by sending lecturers about, or by appointing officers corresponding to the French departmental professors, who render admirable service. Only, the State should not attempt to assist us in our business. The business must stand on its own legs; we must bring out the sense of responsibility, and on that sense of responsibility the whole thing must be built up.

THE CHAIRMAN: Do you advocate the Government giving a guarantee?

MR. WOLFF: I do not advocate the Government giving a guarantee—a guarantee would, in such case, be much the same thing as giving money. I do not advocate State subsidising in any form. They have had plenty, say in Austria, where the provincial governments have done a very great deal, and all the more has been done because local officers understood that their own promotion might to some extent depend upon their creating a large number of co-operative banks and similar co-operative institutions. Therefore such institutions were started in numbers, but many societies proved only shortlived or little sound. The authorities also started a number of co-operative wine presses, well supported with public money. They are to-day either gone down or in queer streets. State aid is also yielding only questionable results in France, where there is a great deal of it. The Government has got over four millions sterling taken out of the Bank of France, with which the agricultural co-operative organisations are assisted. There are a large number of societies. But the people at the head of the Government department complain that members won't do much for themselves. With the help of that four millions people were to make an effort to raise their own capital, but they won't do it; reserve funds and share capitals remain small, and very few of the people will undertake the unlimited liability without which these societies are perfectly impracticable. In one department one man has made himself "unlimited liability" for the whole number of banks—which is, of course, very self-sacrificing, but it is not business. Mr. May asks whether the banks should not be allowed to invest in shares in a co-operative society. I do not think a co-operative bank ought to invest in shares of any other society. They might deposit with the Wholesale Society's bank, but they ought not to take shares in any other society. Every one alike, on the Schulze-Delitsch and on the Raiffeisen side, is agreed upon this, because it interlinks liability where there is no corresponding control. Moreover, the societies kept in view in the rule to which I object are not likely to be distributing societies—which, indeed, are the safest of co-operative societies, as we know them—but productive societies, and, above all, a central bank, which had, by the by, much the best be formed under the Companies Act. In my Bill, which is now Lord Shaftesbury's, before the House of Lords, I have made provision for forming a central bank in which local banks are to take shares, so that the central bank comes directly under their own control; they are to form the governing body of the bank, it has to be their bank, to be their servant. If they only take shares in a society which other people direct, then it becomes their master. I think I have answered all the points, but I shall be pleased to answer any other questions (applause).

MR. SAMUEL opined that the depression which had prevailed in Egypt was not due to the bank system, but to over-speculation in land. The bank was a success, for despite the failures to repay, the bank had paid large dividends. Lord Cromer had assured them that the Egyptian Government had never been called upon to carry out its guarantee to make up any deficiency. He was strongly in favour of the principle of the Egyptian Bank, and thought if it were applied by the joint stock banks in this country it would avoid jealousy and friction with credit societies and land banks. An arrangement of this kind with the existing banking institutions, they would agree, would help the small-holder and the farmer in Great Britain.

THE HON. E. STRUTT proposed a hearty vote of thanks to Mr. Wolff for his paper, and said the Congress was most fortunate in securing his services. There was no greater authority. It was most important that this question of credit should be gone into and some scheme devised to help forward agricultural development.

MR. C. R. BUXTON, M.P., seconded, and on behalf of the Land and Home League said they felt deeply grateful to the organisers of the Congress, for its work must contribute to a forward movement in agricultural affairs. It must be a great satisfaction to Mr. Wolff to know that the cause in which he had so long laboured was at last being discussed on all hands, and being taken up by the Government of the day (hear, hear).

The motion having been carried with acclamation,

MR. WOLFF, replying to the vote of thanks, expressed his acknowledgments for the kind reception of his dry address. Taking a deep interest in the question, he had conceived it to be his duty to do all he could to help the matter forward, and he was grateful to the organisers of the Congress for having given him that opportunity of addressing them. It was a difficult question to one who came to it from the outside or who had not mastered the rudiments. They took some time to digest, as Mr. May had suggested, and he hoped the few crumbs that he had given them would not lie too heavy on their stomachs, and that they would be able to assimilate the principles he had enunciated. With regard to the Agricultural Bank of Egypt, he was aware that the Government had not yet had to make up any deficiency, but its business, based upon real security, was very different from that here intended. The question of land banks was another question altogether—an important one, as the Chairman had said so justly. It was coming forward, and he regretted it had to some extent been made a party question. He thought, however, that the Government ought to do something in the matter of establishing ownership holdings. He had an article on the subject in the press at the moment. Some of them might be aware that a committee had been formed to promote the creation of small ownership holdings. There were some land banks in existence abroad which were rendering very useful service and carrying the transactions through on thoroughly business lines; they had justified their existence. Co-operative credit societies were differently situated from the Agricultural Bank of Egypt. They controlled the employment of the loan and the Bank did not. Co-operators took care that their money was productively employed and the money came back again. Mr. Wolff concluded by moving a vote of thanks to the Chairman, and said they were all grateful to him for sparing them an afternoon at such a very busy time (applause).

THE CHAIRMAN having acknowledged the compliment, the Congress stood adjourned till the following morning.

THIRD SESSION

In the absence through illness of Mr. R. Yerburgh, M.P. for Chester, President of the Agricultural Organisation Society, the chair was taken by Mr. R. Winfrey, M.P. for South-West Norfolk.

The Chairman expressed his regrets at Mr. Yerburgh's enforced absence, and said he was glad that the notes for the address which Mr. Yerburgh would have delivered were in the possession of Mr. Nugent Harris, the Secretary of the Agricultural Organisation Society, who might during the proceedings present them to the Congress. He had been asked to preside that morning instead of at the afternoon session, and for the moment deferred his remarks.

Mr. Yerburgh's notes were as follows :—

" This Exhibition and Congress are most encouraging to those—and to-day happily their name is legion—who are deeply interested in the development of village life and the extension of opportunities to men of capacity, energy, and character, for purchasing or renting land in small quantities. As the head of a group of States whose crying need is for men and women to people their vast territories, and as a country living largely for its great manufacturing industries, it is essential that we should have a sturdy country population sufficient to provide strong and healthy men and women as workers in our cities and as emigrants to our possessions beyond the seas without unduly depleting the home stock. This is a most serious problem, as is evidenced by the figures of our birthrate, and I know of no other way of solving it than by offering all possible facilities for the settlement of fitting persons upon our own home lands. There is this further point to be borne in mind, that we are faced with a rise in the prices of foodstuffs, which, whatever may be its cause, must be productive of much hardship to the poorer of our wage-earning classes, and so, it is only too probable, transferred to their children. Here, again, it is to the extension of small holdings that we must look if we are to secure an increase in the production of certain classes of foodstuffs which may serve to steady prices. Opponents of this policy have pointed to the ruin that overtook the small-holders when the great fall in food prices occurred. If agricultural methods and agricultural practices were the same to-day as they were then, they might have some ground for their pessimism. But fortunately they are not. The experience of other countries is being utilised. Agriculturists have now recognised that by the adoption of co-operation in the purchase of manures and seeds, by co-operation in production, co-operation for sales, the small-holder can be placed on an equality with the larger farmers. No longer at the mercy of the middleman, he can get seeds and manures of the best quality, and at proper prices. He can send his milk to a cheese factory. He can secure a good market for his poultry, eggs, vegetables, etc., and with reduction in railway rates is in a far better position than before to follow agriculture with commercial advantage."

AGRICULTURAL CO-OPERATION

BY CLEMENT C. SMITH

THE co-operative movement is of comparatively recent origin. The first serious attempt seems to have been that of the Hull Anti-Mill Society in 1795, with a membership of 1,400, combining to grind their own corn in consequence of "an exorbitant price of flour" caused by a combine amongst millers.

Early in the nineteenth century many further attempts at co-operation in various forms were made in response to the educational and literary efforts of co-operators, but few, if any, of these early attempts attained any great or prolonged success. A leading co-operator at the time gave as the reasons at a Congress, 1832:—

1. A want of union and active co-operation amongst members.

2. Neglect of meetings and failure to make themselves familiar with principles and proceedings of their society, and the leaving the management to a few individuals.

3. Want of business methods in accounts, purchases, supervision, and regulation of stocks.

4. Members failing to deal at their own stores.

5. Want of capable and honest storekeepers and managers.

However, in 1843, the Rochdale Pioneers really set themselves to apply the principles of co-operation in such fashion in industrial pursuits, that the movement has not ceased to grow, and to-day probably one-fifth of the inhabitants in the United Kingdom are to a large extent fed and clothed through co-operative effort. The business principles upon which those early co-operators built their societies so successfully, and which we do well to keep in view to-day, are:—

1. That capital should be of their own providing, and bear a fixed rate of interest.

2. That only the purest provisions procurable should be supplied to members.

3. That full weight and measure should be given.

4. That market prices should be charged, and no credit given or asked.

5. That profits should be divided *pro rata* upon amount of purchases made by each member.

6. That the principle of one member one vote should obtain in government.

7. That the management should be in the hands of officers and committee elected periodically.

8. That a definite percentage of profits should be allotted to education.

9. That frequent statements and balance-sheets should be presented to members.

The application of co-operation to agriculture has been of much more recent growth. An early attempt was made at co-operative farming in Suffolk, but it has not in the past, nor do I think it ever will in the future, prove a success, and there is also some amount of land farmed by co-operative societies of an industrial character, but co-operation amongst agriculturists, for sale of their productions and purchase of requirements, whilst maintaining their individuality and individual effort upon their own farms and in the production of their own products, is of very recent growth.

Denmark presents to us the most striking example of co-operation of this kind. The population consists of 40 per cent. of farmers, most of whom are small farmers. The first butter factory was begun in 1882, when the total export of butter was £1,200,000; by 1901 there were 1,032 butter factories, and the total export of butter was £1,200,000; in 1887 the first co-operative bacon factory was started, the export of bacon being £1,500,000; by 1901 27 co-operative bacon factories were working, and the export of bacon had risen to £3,250,000. In the same way in 1895 the first egg association was started, the exports being £383,000; by 1901 there were 450 districts organised, and £922,000 of eggs being exported.

During those twenty years the exports of Denmark increased 356 per cent., and it must be remembered that 89½ per cent. of its exports are agricultural produce. During these times prices were constantly declining, and we in England were suffering from severe agricultural depression. The Dane, with no markets at home, was compelled for his own salvation to co-operate—and by co-operation he was able to penetrate our crowded cities and find an outlet for his productions, and finding such an outlet he largely increased his output. During this time we English farmers were slowly waking up, grumbling at the difficulty of disposing of our produce and the terrible nuisance of foreign competition and falling prices; we failed to realise the fact that, owing to industrial activity, through the advent of machinery, and international intercourse, and facility of transport, that our population was fast becoming more unevenly distributed, and instead of being 50 per cent. rural and 50 per cent. urban, it had become 25 per cent. rural and 75 per cent. urban, and that these large and dense populations required to be supplied with large, uniform, and regular consignments for daily consumption, and such supplies can only be forthcoming through organised effort. Holland, Belgium, and Ireland have followed the lead given, and have recovered some of the lost ground.

The British farmer differs in many respects from the farmers of the countries just mentioned. There is great variety in his farming, in his soil, productions, and the nearness of his market. Possibly, also, he was better off and consequently able to hold out longer against adverse circumstances, and consequently not compelled by necessity to adopt fresh methods as soon as his continental neighbours. While there are no doubt individual farmers in England as skilful as any to be found anywhere in the world, yet I am bound to confess I do not see as a whole our land so well cultivated, or made to produce so much, as that of the continental farmers to whom I have referred. This is partly due to the fact that co-operation relieves them of the labour of making sales and purchases to a great extent, and enables them to devote their undivided energies to the farm as a produce manufactory, turning out goods to its utmost capacity. In this way co-operation does not destroy the capability or individuality of the farmer, but rather enables him to concentrate his abilities and efforts, and to exercise his ingenuity as a producer.

The present position and the progress of the agricultural co-operative movement in England is due to the work of the Agricultural Organisation Society, which started in 1901 with 13 societies affiliated, and in 1910 increased to 396 societies; of these there are principally two kinds, viz.:—

154 societies for the supply of requirements and the sale of produce.

161 small holding and allotment societies. These latter exist mainly for the purpose of acquiring land and letting in small holdings and allotments, and for the purchase and sale of goods in connection therewith, and in some cases for the provision of horses and implements for use upon the holdings.

These smaller societies will in time, no doubt, become affiliated with the larger agricultural societies in the districts to which they belong. My experience has, however, been in connection with societies for the supply of requirements and the sale of produce. These societies may be divided into two kinds: those which exist mainly for one particular object and covering a limited locality, where the members are more or less engaged in a common industry, and where the produce is mostly of the same kind; and those general agricultural societies covering a wider area and embracing farmers of all descriptions. We have in the Eastern Counties examples of each kind of these societies. At Framlingham, in Suffolk, we have a small but flourishing society confined to a locality and numbering most of the farmers in that locality. This was established in 1903 in quite a rural district, and mainly devotes itself to the collection and sale of eggs, and its progress has been continued, as will be seen by the following figures: in 1904, eggs despatched, 453,079; 1910, eggs despatched, 3,029,133, representing £13,000 for eggs alone amongst about 400 members, being about £3,000 more than farmers would have received for their produce if no association had been in existence.

It has succeeded in improving the price of eggs within and beyond its district, in stimulating the production of eggs within the district, and in improving the quality of eggs produced. A society of this kind, of course, purchases requirements for its members, but its chief business has been the development of the egg industry, to the benefit of all producers in the district. An example of the other kind is furnished by the Eastern Counties Farmers' Co-operative Association, which covers a much wider area, including Norfolk, Suffolk, and parts of Essex, and which deals in all kinds of agricultural requirements, and which is at the present time the largest and most successful society in England, having a turnover of £276,000 in 1910.

This society first began by bulking its members' purchases ; it soon became evident, however, that neither its secretary and manager nor committee had the necessary expert knowledge how or when to buy to best advantage all the varied commodities required by some hundreds of farmers. The services of an expert in the corn, seeds, feedingstuffs, and fertilisers department were then acquired, and in a similar way a separate manager for the implement and hardware department became necessary; in due time each of these departments were somewhat subdivided, and seeds has become practically a separate department, and an additional manager was engaged with a special knowledge of ironmongery and hardware, and a store and suitable offices were acquired. The next step was in the sale of live-stock, principally, in fact, almost entirely, pigs. Here a special manager, working under the direction of a pigs committee, has charge of this department, and he is expected to keep in touch with the markets and to give members advice when and where to send their pigs to best advantage, and also to himself sell members' produce upon a fixed commission, and to purchase pigs for grazing or breeding purposes for members. Out of this the need has arisen to institute a system of insurance amongst senders to cover any loss of pigs in transit to distant markets. A further development has also arisen through the necessity of the production of pigs suitably fed for the best bacon. The society has its own mill, and makes up mixed meals, under the direction of a special committee of graziers, of ingredients suitable for the production of the best bacon and for fattening purposes. This has further led to the production of special meals for horse and bullock feeding, and also enabled members to have their own corn ground if desired. One other department has become necessary, viz., that to deal with eggs. This has now become sufficiently strong to be able in any locality in its area where farmers are not getting remunerative prices for their eggs, to open a receiving depôt, and to find a market for any quantity of good new-laid eggs. The society employs a lady traveller to dispose of this produce. Other developments in connection with seeds have taken place. In the installation of machinery for the special purpose of cleaning seeds from noxious weeds and seeds, enabling members to not only procure through their association clean and reliable seeds, but also to have seeds of their own growing properly cleaned, and so enabled to obtain the best prices for their produce; sufficient and uniform quantities can by this means be prepared for export in some cases. Arrangements are also made with members to grow the various root seeds required from specially selected stocks, and such farmers are visited and the growing roots inspected and "rougued" by a special committee and the seeds manager.

Though much has been done, there is yet much in which further co-operation can be developed. We have scarcely touched the sale of wheat and barley, and nothing has been done in milk or wool, bullocks or sheep. The great difficulty is to get a start in any of these larger enterprises, and to secure suitable managers to develop new lines of business.

It must be remembered that in England we have a more severe competition with existing interests than in some of those countries where co-operative methods have more quickly succeeded, but provided farmers become imbued with the principles of co-operation, and establish and join our societies because they believe in the principles of co-operation, they will not be tempted from that loyalty to their societies which is essential to success. I am quite sure, and my experience proves, that a strong, well-managed agricultural co-operative association in a district is a most desirable asset to the agricultural community, and that it should receive loyal assistance from all—landowners, land agents, and farmers—and that by means of education and co-operation, security and capital, we can make the land of England increasingly productive, attractive, and useful to the people of this country, and profitable to those immediately connected with it.

CO-OPERATION

BY J. S. CORBETT

MUCH has been written on the subject of agricultural co-operation, much remains to be written. The question is so vast, so far reaching, and fascinating; the advantages to be gained of such paramount importance to the whole of the agricultural industry, from the landlord to the poorest and most ill-paid agricultural labourer; indeed, I would go farther than this, I would say it is an important national question, for if by agricultural co-operation, combination, and agricultural education the economic production of the fruits of the soil can be increased, this is surely a question of great national importance, considering that year after year we are more and more dependent on imported agricultural produce for our existence.

Though the conditions are somewhat different, it is only by co-operation and agricultural education that Denmark has attained the position she holds to-day in the world's agricultural market. I propose dealing with the question of how co-operation can benefit the dairy farmers, and how it can be of the greatest assistance to the small-holder, the allotment-holder, and the cottager. I think the large farmer should have his association, and the small-holder a separate association, as their conditions are somewhat different, but both working together, and dealing with and from each other, and what is of even greater importance, that they should be both linked together by the formation of district federations. In commencing, let me say a few words as to the small-holder and his present relationship to the large tenant farmer. In many districts there is, I regret to say, a feeling of antipathy to the small-holder, the principal reason being a political one. Here let me say that the success of co-operation is absolutely doomed if politics are ever allowed to be even mentioned. Another reason for this antipathy is that many small-holders at the present time are not competent. I see no reason why there should be any ill-feeling, the objects and aims of both are identical, and I believe that when they get into closer touch with each other (and co-operation will hasten this) that the old feeling of distrust will soon die out. To my mind, the only type of small-holder who can be a success is one who is a skilled workman. By skilled workman I mean a man who is not only a day-labourer, but a man who can make a good hedge, build or thatch a rick, shear a sheep, do rough carpenter's or any other skilled work that is required on a large holding. If this type of man is a small-holder, I believe the large farmers would welcome his presence, and be glad to employ him piece-work, but it stands to reason if he were a dairy farmer he would fight shy of a day labourer who would have to be on his own holding when the farmer would most require his services. There are, of course, exceptions to this rule. For instance, if a small-holder is near enough to a large town to enable him to retail his own produce he may have a chance of success, but these cases are few and far between.

What one should work for is a scheme which will benefit one and all, irrespective of the size of the holding or geographical situation. The question is: "How can this skilled small-holder be found or made?" The answer is, I think, "By education," and giving him agricultural instruction in his youth. I do not think he will be discovered in our large towns; I fear we shall never persuade those who have left the country to return, but we can, I firmly believe, prevent, in some way, the younger generation from migrating to the towns. The cry of "Back to the land" is far too hackneyed a phrase. I have greater faith in "Stick to the land." The question of education is one outside the province of my paper, but I am firmly convinced that the inclusion of more practical agricultural education in the curriculum of our rural schools will go farther than anything else to assure the success of the small holding movement. I venture to think this will do more to benefit agriculture, as a whole, than the establishment of experimental farms. Assuming that he has been through a thorough agricultural and economic training, he should, in time, become the class of man who would not only make an ideal small-holder, but be in a position to demand considerably higher wages than an ordinary day labourer. Once let him leave his village life, and migrate to the town, even should he wish to return to an agricultural life the probability is that he will be a dismal failure. Let him be ideal, competent, and work as hard as you like on his holding—when he has obtained one—should he be dependent on this for his living. I think there are few small holdings of under twenty acres at which he would earn a bare living, at least my experience is that the only small-holders who are successful are those who are not entirely dependent on their holding for a living. When he wishes to buy any of the equipment of his holding, manures, feeding-stuffs, or seeds, he will only require a limited quantity, and he will have to purchase in the highest markets. When he has produce to dispose of, he will be beaten down in price by the middleman, and will have to accept what is offered him. If he has fruit or vegetables to dispose of, the quantity will be limited, and he cannot grade or bulk. If grain, he has no facilities for dressing, and will have to be satisfied with the lowest price. If eggs or poultry, he is probably dependent on the local huckster. If he has pigs to dispose of, he is dependent on the dealer or factory—I do not refer to a co-operative factory. If he is dairying, he either has to make butter (very often of an inferior quality and irregular quantity) or he must dispose of his milk to a dealer. His quantity will probably vary considerably, and owing to this he will only obtain a very moderate price for his goods. Butter-making is practically out of the question if he can obtain an average of 6½d. per gallon for his milk, and for this article there is an increasing demand.

The middleman has been, not only useful, but indispensable in the past, but I do think the time has now arrived that some of the profits that he has been reaping should be retained by the producer. I notice in our local markets at the present time chicken is quoted at 4s. to 5s. per couple, in London the price is from 7s. to 8s. It is possible that some of the difference in price may be accounted for in that they have not been properly fattened. Bacon pigs, again, at the present time are only making about 5¼d. per pound. We know, from experience, that if we have to purchase bacon for our breakfast we have to pay anything from 7d. to 1s. per pound—to my mind, much too large a margin of profit.

How, then, can he better his position other than by co-operation. He should be a member of some small holdings co-operative association, where he can purchase all bis requirements, and dispose of all he can produce. I notice in the district in which I live carts going day after day ten miles, and sometimes twice a day, to deliver possibly not more than twelve gallons of milk. I see other carts going twenty miles or more to sell not more than half a ton of potatoes or other vegetables, the value perhaps not more than £2, and when they have disposed of this it is in the majority of cases to a wholesaler, who in his turn will reap his profit, even before the retailer disposes of the article to the consumer, the producer having no share in any further profits. A depot is essential for a small holding society. The advantages of delivering to such a co-operative depot are too obvious to mention. No matter if the member has only a gallon of milk, a few eggs, vegetables, and flowers, or anything he has grown in his garden or allotment, over and above what he requires for his own use, there is always an open door where he knows he can get market price, and the possibility of a bonus at some future date. He knows, too, that at that depot he can purchase all his requirements, of the best quality, at the lowest possible prices. When he has delivered his produce to the depot, it is the duty of the association to see that such produce is graded and bulked, and disposed of to the best advantage. Care, too, should be taken to see that the market is not flooded with any particular commodity. If the produce can be possibly stored, it should be held over till there is a good market. There are to my mind great possibilities for the co-operative use of motor tractors, both for the collection and distribution of produce. The association, too, could be of great use in advising its members of the class of produce they should grow—what is required by the consumer, and what will pay to grow. I estimate that, if properly managed, the small-holder should be able to save 10 per cent. on his purchases, and add 10 per cent. to the value of his sales. But these co-operative associations, when formed, must not be isolated, and each trying to work out its own salvation, they must be general, and all working together and consulting and advising daily. Purchasing for and from each other, and if possible affiliated with some larger farmers' society, who, owing to the extent of their business, can purchase on a larger scale, buying, instead of by the ton, by the truck load. Personally I am strongly in favour of the scheme of district federations as drawn up by Mr. Nugent Harris for the Agricultural Organisation Society. My firm conviction is that a small-holder working as a unit can but in few instances be little less than a failure, but that small-holders working co-operatively on organised and economic lines can be a great success.

I am glad to say that in the district in which I live, and within a radius of twelve miles, three small holdings societies, working on the lines I have indicated, have been registered within the last few months, and I have every confidence in their future usefulness, and I feel sure that in days to come the members of these associations will realise what a deep debt of gratitude they owe to the Agricultural Organisation Society, who are the pioneers of this movement.

I have been requested in this paper to touch on co-operation as affecting milk producers, principally, I imagine, because I am connected with what is probably the newest and largest dairy farmers' co-operative association in Great Britain. This association has only been in existence twelve months. Its membership now totals 547 members, farming amongst them upwards of 93,520 acres.

The milk question might be considered by some as an easy question to deal with. Owing to milk being a perishable article, they might think there was no fear of foreign competition. To some extent they are correct, but owing to its being a perishable article there is no possibility of "holding over," and it must be dealt with in some way immediately it is produced.

Should the importation of milk ever become an accomplished fact, we must leave it to the proper authorities to see that such milk is produced under as good conditions as are required in this country.

A milk producers' association will probably require more capital (if it is to be a success) than any other form of agricultural co-operation. The most difficult factor in the milk trade is the question of surplus milk during the summer months, and an association can be of no use unless it be fully equipped with proper plant and machinery to convert the surplus milk into a marketable commodity at the source of production. With reference to the association to which I have referred, if all the members had placed their milk unreservedly at the disposal of the association the task would have been a simple one, and it is probable that members would have obtained more for their milk than they are getting at the present time. Unfortunately, this was not the course that all members took. The wholesaler comes down and offers the farmer more for his milk than the association could afford to give, although the price the association were offering was considerably in advance of any previous price. There is no doubt that this extra price was offered in the hope that it would alienate the support that the association was receiving. At any rate, one object was at once achieved, viz., the rise in price, which, after all, is one of the main objects of a selling association, and a sufficient number sold to the association to enable them to hold their own, to make their existence felt, and to establish the association on a sound footing. If the farmer derives his benefit in an increased price for his milk, he must not expect large interest on the capital he has invested in the association. When one realises the enormous profits which have been made in days gone by, by the wholesaler and dairy companies, and one notices that the margin of gross profits on the retail trade has been something like 50 per cent., I think one is justified in expecting that the farmers should obtain a better price for the produce of their cows; but let it be remembered, the object of co-operation is not only to raise the price of any particular commodity, another and more far-reaching object is economic production and economic distribution, the idea being to get the organised producer in direct touch with the organised consumer. Much is being written at the present time on the increased price the consumer is asked to pay for his milk in London. I do not wish to here enter into any discussion on the matter, but I am convinced, and from practical experience, that in many of our dairy districts it will cost the producer quite 4d. per gallon more to produce winter milk than was the case last winter, and it must be left to him to see that he gets his share of the increased price. I venture to think that if he is disposing of his milk to some co-operative association he will have a much better chance of getting justice than if he were dealing as a unit. You will notice that I have often referred to the wholesaler, and not the retailer or milkman. I do so because it is almost impossible for retailers to buy the milk direct from the farmers; for this reason, the farmer would naturally sell his milk with a maximum and a minimum quantity, the usual ratio is a maximum of 100 gallons and a minimum of 75 gallons. If the retailer's trade is only 75 gallons per day, during the summer, he will have a surplus of 25 gallons, which he does not know how to deal with. It would probably be wasted or sold at a sacrifice. Even should he work his round to 90 gallons, during the winter he would have to purchase 15 gallons per day to complete his round, and for this he would have to pay accommodation price to the wholesaler, which is in many cases 50 per cent. over the price retail. The question which all milk producers' associations will have to face is how to deal with surplus milk during the months of May, June, and possibly July and August. It is this glut which tends to keep down the price; it stands to reason it can be more economically dealt with at the source of production than it can be when it has arrived by rail in our large towns, and for this reason a depot and cheese factory is an absolute necessity. Of course, the ideal solution of the difficulty would be for the associations to retail their own milk in London and elsewhere. I think it is a movement that would be welcomed by the consumers, they would know they were buying a genuine article. I am sure it is a movement which would add considerably to the producers' income, but, unfortunately, schemes of this character require a large amount of capital, and must be undertaken with great caution. My advice is, that for the time being milk-co-operators would do well to confine their sales to the genuine retailer.

I think, when it becomes more generally known, and when co-operative associations are more plentiful, that the retailer will be glad to shake off the middleman, and deal with an association where he can rely not only on a regular quantity, but a genuine article. I think few farmers realise what an increase of ½d. per gallon means to them. Take the average herd, yielding 500 gallons per head, it means an increase in value per cow of over £1 per annum. I believe that record societies, with which I have not time to deal, but which I am sure could be of nearly as great advantage to the dairy farmer as co-operation, could be successfully worked from the various co-operative associations. Nothing is so hereditary as the milking propensities in cattle, and if farmers would only keep records and breed from cattle which give the biggest yield over the twelve months, in a few years' time I think the average per cow might easily rise to 700 gallons, which would amount, taking the present wholesale price of milk, to something like £7 per cow per annum.

I believe that any legislation would be welcomed by farmers that would prevent the artificial colouring of milk, prohibit the use of preservatives, and the mixing of separated milk with new milk, even though it is not brought down below the legal standard. I believe, too, they would welcome the destruction of all cattle infected with tuberculosis, provided they were compensated for the loss, in the same way as is done in the case of foot and mouth disease.

I have purposely avoided mentioning figures in this paper, I have tried in a very feeble way to sketch out the possibilities of the movement. The British farmer, as is well known, is very conservative in his ideas; though he is gradually beginning to realise the possibilities of co-operation, it is very difficult to get him to join an association.

As far as my experience goes, public meetings, circulars, and pamphlets are of little use, except for a propaganda work. If you wish to form a society, it is no use expecting members to come to you, they must each be canvassed independently, and on their own doorstep. When once they have joined an association, my experience is, they become most keen, though many of them are too apt to accept from an outsider a price slightly in advance of that offered by their association, little thinking of the future welfare of their association, or that this increased price was simply offered to wean their support from their organisation. There is one more point with regard to co-operation which I would briefly mention. Those employed in agriculture at the present time represent a very large proportion of the total electorate in Great Britain, and yet the agricultural industry has no direct representative in the House of Commons. Surely by the various co-operative associations combining and organising this might be remedied, though I fear that many would still prefer party politics to the welfare of the industry in which they are engaged.

To my mind, a great hindrance to the progress of agriculture at the present time is the statements of gentlemen, both in public and in the Press, whose only knowledge of the subject is derived from the perusal of either leaflets issued by some political organisation for party purposes, or some work on agriculture or co-operation in other countries, where the conditions are entirely dissimilar to those pertaining in this country.

In conclusion, I believe that if the subject of which I have just spoken were more seriously taken up by all agriculturists, and the advice so readily given by the Agricultural Organisation Association acted upon, there might be a possibility of agriculture earning its title, viz., "that it is the backbone of this country."

MR. GEOFFREY F. HOOPER (Pershore), by way of preface to his paper, referred to the remarks made at the preceding sessions as to the difficulty of obtaining a suitable manager for a co-operative society. No trouble, he said, was too great to secure a really good manager. For Pershore they advertised extensively, receiving 150 applications, of which 135 were absolutely useless. The remainder were boiled down to five, and after a long committee meeting he thought they had got the best man available at the salary offered. Referring to Mr. Winfrey's remarks the previous day, he said that the want of loyalty to co-operative societies, even among educated men who ought to know better, was disheartening and discouraging. In the co-operative movement it was easy to get discouraged, for men, instead of trying to tone things up and put them right, would abuse them. It was very useful for co-operators on small holdings to have some other employment, or some other trade, so that there was ample opportunity to utilise leisure either way. Another important point was that something should be done to provide amusements and attractions of a social character in country districts. Youths were attracted by picture palaces, football matches, and so on, these drew them away to the towns, and counter attractions were required in the villages and rural districts. Hence he urged that efforts should be made to organise the social life of the rural workers by means of clubs, sports, lectures, concerts, and so on. This would have a great deal to do in keeping the young people and labourers in the country, and combat the increasing tendency for them to float towards the towns. This was a thing which the countryside was suffering from very much. It had also been suggested that the farmers did not like the small holding movement because in attracting labourers and market gardeners it sent up the price of labour. The skilled pruner, say, could demand 18s. a week instead of 15s. The position from the large farmer's point of view was a real trouble. He paid a tribute to the assistance rendered to the society at Pershore by the Agricultural Organisation Society.

The following paper was then read by Mr. Hooper :—

THE MARKETING OF FRUIT AND VEGETABLES PRODUCED ON SMALL HOLDINGS

BY GEOFFREY HOOPER

IN the brief period allotted, I fear it is impossible to dip very deeply into this wide and important subject. I can only touch on a few points which occur to one after an experience of working what I suppose may be termed a small holding myself for ten years, and having been privileged to live among and associate with numbers of small-holders during the period.

I can only profess to speak of the small holdings utilised for the production of fruit and vegetables. In our area, the Vale of Evesham, we have, within the compass of a few square miles, some 1,500 more or less small-holders cultivating these crops on some 15,000 acres, the average holding being about

10 acres. All, or almost all, seem to wring some sort of a living from the soil.

The small holding where stock is kept, and milk, &c., is produced, constitutes an entirely different problem, on which I do not propose to enter. The combination of poultry, pigs, goats, &c., with vegetables has often been tried, and mostly proved a failure. The escape of any of these excellent animals among vegetable crops is a serious, often a ruinous, matter, and efficient fencing, netting, &c., is expensive and very awkward in practice, especially if a horse is ever to be used among the crops.

It is a common idea among politicians and townsmen that almost any plot of land, whereever situated, may be turned into a small Garden of Eden and made remunerative by producing fruit and vegetables which an eager public is anxiously waiting to purchase at fine prices. Experience teaches that there is as much competition, and possibly more anxiety, in this branch of production than in almost any other.

The small man with small capital, possibly not born to the soil and with other handicaps, will find severe competition from the large up-to-date grower among the other troubles he has to face. The big man often has ample capital, experience in growing and disposal handed down from generations ; he will produce enormous quantities of fine early produce, sometimes in such quantities as to glut a market or swamp a whole town, the small man's produce being almost pushed out.

It is rather to be hoped that the farmers who have in recent years taken to covering their farms with market-garden crops, such as brussel sprouts, spring cabbage, cauliflowers, beans, &c., will, now that farming is paying better again, give up producing these enormous acreages and leave the field once more to the legitimate market gardener and small-holder, whose business he has done much to destroy. It has been suggested that, where ordinary farms let at farm rents are used for producing market-garden crops, the portions thus utilised should be rented on a higher scale. It is a constant complaint in our district that a farmer paying 25s. an acre rent is competing on adjoining land with a regular market gardener who has to pay, perhaps, £4 an acre, simply because his land is let as market-garden land.

Very briefly I will now try and explain what constitute the best chances of success to the ordinary man of small capital anxious to make his living on the land.

It would appear that market-garden small holdings succeed best of all in communities. One finds such in the Vale of Evesham, in several parts of Kent, in Cambridgeshire and

Lincolnshire, in the Southampton strawberry district, and in the Channel Islands.

The advantages of small holdings in groups are obvious : possibly the best instance of all is the Evesham district, which includes the Pershore neighbourhood. Here, owing to the immense quantities of produce collectively produced, it has paid the railway companies to provide splendid train services and facilities for distributing fruit and vegetables by goods and passenger trains to all parts of the kingdom, many trainloads being dispatched in a single day. Then auction markets have been established, and a large body of smart and enterprising dealers have been attracted, who have worked up large and successful businesses in disposing of produce all over the British Isles ; these compete with each other for the produce, find fresh outlets, and tend to send prices up. It has been found possible to form strong fruit growers' associations, which watch over and promote the interests of the industry. They organise scientific lectures on manuring, insect pests, and arrange with the County Council for demonstrations in pruning, grafting, and so forth, so that a man commencing a holding with limited knowledge and experience has an excellent chance if ready to learn.

Shops and stores are at hand where exactly the right kind of manures and the many horticultural requisites are kept in stock, and may be obtained at a moment's notice. All these things are of incalculable advantage, especially to the small man.

The auction markets, run as they are, on thoroughly sound lines, are of great benefit where practicable. The small man can have his produce sold under the hammer under his own observation; he gets his money for certain at the end of every week, and can thus dispense with bad debts with customers at a distance, and avoid correspondence and calculations which are a nightmare to the ordinary type of agriculturalist.

At Pershore we have gone a step further than our neighbours at Evesham, as we have now our own co-operative fruit market, owned and managed by the growers themselves.

Up till recently the Pershore growers were greatly handicapped by the lack of proper outlets for their produce, and both they themselves and the tradesmen of the district suffered acutely. We were seven miles from the Evesham markets, too far to send much produce. Our market has now been going over two years, and, in spite of a great many obstacles and difficulties, appears to be firmly established and of the greatest service to growers. Part of the necessary capital was provided by a friend interested in small holdings, part was subscribed by local growers, and part by friends interested in the welfare of the district. From small beginnings it has sold, since the beginning of this year, close on £10,000 worth of produce under the hammer, and there is every hope of both a dividend to the shareholders and a bonus to the growers being available at the close of the present financial year. The object throughout has not been to earn large dividends, but to provide a reliable, steady, and profitable outlet for the large numbers of small men and cottagers in the neighbourhood. We have been entrusted with goods for sale from upwards of 350 different persons in a single week. Each man has his money paid him on a Saturday morning. Some of the largest growers have sent goods to the value of £80 in a week, down to the small men who draw a few shillings. The trade of the town has perceptibly improved, and much produce hitherto almost valueless has been brought into profitable use. The company employs its own auctioneer, has its own freehold, covered market (thanks to the favourable terms offered by the landlords, the Ecclesiastical Commissioners), its own baskets to the value of several hundred pounds, its own telephone exchange, &c.

I should like to add how much we were indebted to the Agricultural Organisation Society for their assistance in supplying model rules and rendering valuable assistance in other ways.

The whole concern is under the direction of the auctioneer manager, who meets the committee each fortnight. The latter consist partly of growers and partly of public-spirited professional and business men.

I fear my time is so nearly up there is little left to deal with the chances of small-holders in the less favoured districts. Generally speaking, the immediate neighbourhood of the large towns are not favourable to small holdings owing to the smoke and high value of the land ; it is also a well-known fact that it is the large centres which are so well supplied and where produce is so plentiful and cheap. The vicinity of the smaller town, where produce is often remarkably dear, would offer a better field than the very large towns. One would also recommend the selling of produce direct to respectable greengrocers and dealers rather than direct supply to private houses or the grower running a shop of his own, which latter often leads to grave disaster.

In concluding these few remarks, one may say that, generally speaking, it is really not so much the production of plenty of good produce that is the greatest problem of small holdings. It is the remunerative distribution. Above all things, the small man must endeavour to produce only the very best quality, also the very earliest, and grade and pack it well. It is only the best produce that really pays at all. He must confine himself to only cultivating sufficient land, even if it is only an acre or two, and do it thoroughly well, getting every ounce of produce possible out of the soil. Far better one acre thoroughly well manured and cultivated, in a condition to produce the very choicest, than five or six acres half-done and starved, with poor crops that cannot pay. In that direction lies ruin. I have seen it again and again.

I have to thank you, ladies and gentlemen, for your patient hearing of these somewhat disjointed remarks. We all want to see lots of British working-men healthily employed on the land again. I hope this excellently organised conference will help the cause forward.

DISCUSSION.

THE CHAIRMAN observed that they would all agree that the paper they had heard from Mr. Clement Smith was a remarkably able one. It showed what a wonderful work had been done by the Eastern Counties Farmers' Co-operative Association in Ipswich. As he (the Chairman) had said in his pessimistic speech the previous day, the difficulty was in getting suitable managers to take up the work of co-operative trading societies, and it was evident that the Agricultural Organisation Society would have to train some of those managers. He did not see how they were to obtain them in any other way. They were men who in the first place had to be trained because they could not afford at first to give them larger salaries than £100 to £120 a year in starting a small society. They had to get over the first year by getting a guarantee for the salary. He had advertised with what he thought was considerable care, but had found a paucity of suitable applicants. Recently in company with Mr. Frederick Verney he had visited some of the Irish societies, and had been much struck with the great strides the Irish were making with respect to co-operative dairies. In his opinion Irish butter was superior to Danish, and would stand a good chance of competing with it in the market. What could be done in Ireland they hoped would be done in England to a much larger extent. He had visited one credit society in Ireland and found the process was a simple one. At Oranmore, near Galway, the parish priest was the chairman of the credit society, and the schoolmaster was the secretary. There was a committee of twelve, and they had just a hundred members, who did not contribute to the funds but paid 6d. to become members. They met in January and decided what each one wanted to borrow—every member was of course known to every other member—a list was made out, this year it amounted to £500, and the parish priest went to the bank at Galway, borrowed £500 at 4 per cent., giving a credit note, which, with the other twelve members of the committee, he signed, the money was sent down to Oranmore and lent out in small lots to the members, who during the year paid it back to the schoolmaster, some having the money for six, some for nine, and some for the twelve months. It was made a point that the money should all be repaid back in the year, so that the next year a fresh start could be made. The effect of that £500 being spent in the village was good, and if such societies could be started in England on a similar basis considerable progress would be made. He did not share Mr. Corbett's view that co-operators working individually were a failure. His experience had been during the past twenty-five years that if an agricultural labourer was put on the land he would work out his own salvation, two hundred of his men had; none of them had been failures, and they had not up to now worked collectively or co-operatively. He did not say that it would not have been better for them to have done so, for he believed it would, but working individually did not necessarily mean failure. With respect to breeding milch cows, the Irish Board of Agriculture were a long way ahead of the English Board, not only did the Irish Board help with horse-breeding, but also in the breeding of cattle. He hoped the Board of Agriculture in this country would shortly take the matter up and assist English farmers in the breeding of cattle. As to there being no direct representative of agriculture in the House of Commons, he did not know what he was, he had been connected with agriculture all his life, and although he did not plough nor reap, he claimed to know something about the industry. Mr. Corbett would find a good many more in the House of Commons like himself, and perhaps they were not quite such nincompoops as some people put them down to be (laughter and applause).

MR. G. FISKE (Suffolk) testified to the great help which Mr. Clement Smith had been to the Ipswich Society; he had, in fact, taken Mr. Cheney's place. That society's difficulty was that they required a large capital with which to carry on their enormous business, and it was not easy to provide that capital. With regard to co-operation in small holdings, they found the small-holders rather awkward in co-operating and helping one another; there was a certain amount of jealousy. He had recently visited Lord Carrington's estate in Lincolnshire, and on the small holdings there the people seemed to be very happy and prosperous; but that was a very different part of the country from Suffolk. The land was different and the people helped one another in their husbandry by putting their resources together. He saw there some of the finest small holdings he had ever seen. In Suffolk they had to deal with stiff poor clay. He had come to the conclusion that unless near a big town a man would find that about eight or ten acres was not much use. Where he was near a big town he might by very hard work grow vegetables and get on; but Mr. Fell's idea that we were going to see all the poor clay land in two or three years' time covered with prosperous cultivators was not going to be realised. As to Denmark and other countries, having seen the way they worked there, he was of opinion the explanation of the success attained was that the people there understood thrift, hard work, and economy better than our people at home. Perhaps in time they would get educated up to it. On the Continent not only did the man work on the land, but his wife and family worked as well, but here they would not (hear, hear).

MR. J. W. LUCKHURST (Bromley) contended that it was quite possible to grow stuff in towns, and in Bromley they grew better stuff than they did in some villages. The reason they could not get the land was that as soon as the Allotments Act came in the landlord put the price up. Forty acres there had been lying idle for twenty years, and the price now asked was £600 an acre. There were 127 men in their Association wanting allotments and they could not get them because the owners said they wanted that land for building purposes. If Mr. Hooper visited Bromley, he would see plenty of stuff growing there as good as in any other place. Then they were handicapped as to capital; the Bromley small-holders were affiliated to the Agricultural Organisation Society, and they belonged to the credit bank, but they had not made much progress. One loan of £15 had been made. The difficulty was that if the Society wanted to borrow £50, some one had to be responsible for it, and all the members were only working-men and their signatures were no use. He related his pleasant experiences with Sir William Hart-Dyke in obtaining land at Swanley, and expressed the opinion that in most cases it was not so much the owners who made trouble and raised difficulty as their agents. This and other cases showed that if they could only get into direct touch with the landlords themselves they could generally obtain the land required for small holdings.

THE CHAIRMAN observed that the Bromley position seemed to indicate a case for compulsory leasing. It was absurd to suggest they should purchase building land for small holding purposes. There was no reason why the public authority should not lease that very land. Those were the lines to go upon. The Commissioner who had Kent under his jurisdiction had heard the grievance, and, he hoped, would duly note it.

MR. MORRIS (East Anglian Co-operative Farmers) said that Mr. Clement Smith and Mr. Corbett had brought forward matters in reference to co-operative societies which were entitled to careful consideration. But all reference to the East Anglian Co-operative Farmers had been omitted; that Society had been hiding its light under a bushel for a good many years. Yet it deserved attention from all small-holders, particularly those grouped in co-operative societies. The Society included a number of fruit-growers and growers of market-garden produce, and had been in existence twelve years. All its early difficulties had been surmounted, and it was now selling agricultural produce to the extent this year of £20,000. The whole produce sold was not co-operatively produced, but it was sold co-operatively. It was, so far as he knew, the only Society—the only selling organisation in this country—which sold its produce co-operatively in that way. It was registered under the Industrial and Provident Societies Acts, which regulated the co-operative societies, and its dividends were limited to 5 per cent. The whole value realised for the produce was returned to the shareholders and senders—a balance-sheet audited by chartered accountants was published, and certified that the senders received the whole value of their produce. That was an important point, for as every grower in that room knew, they rarely got to the bottom of agricultural production, because there was not in existence any firm or salesman in any market here who offered to the public an audited balance-sheet showing that he had returned all the value of the produce to the senders. Of course, the Society deducted its expenses, had a paid manager, and in addition to paying 5 per cent. returned a bonus to the senders. When selling for co-operative societies, providing they sent sufficiently large quantities, they charged 5 per cent., and the year before it returned 3 per cent. to the senders, so that they really got their produce sold for a commission of 2 per cent., which was absolutely unique in the history of selling organisations in this country, while there was the added advantage that the senders knew they received every penny their produce realised (hear, hear). This result could not have been attained without a competent manager, and he joined with other speakers in thinking it would be necessary to have specially trained men. In France and the Channel Islands, where agricultural co-operation is extensive, the difficulty was to obtain competent men. As Mr. Hooper said, co-operative selling was the most difficult part of the work, and yet, after all, it was really the most important, but co-operative selling would never be properly organised until they had competent men. According to Lord Carrington's address, some time and money were to be spent upon technical education, and he wished to impress on Mr. Winfrey, who claimed to represent agriculture in the House of Commons, and other M.P.'s the fact that any technical education in production would be absolutely ineffective until it was accompanied by technical education in selling, so that they could obtain competent men to manage these branches. The East Anglian Co-operative Farmers started originally in Stratford Market, where it had been very successful; last year it opened a branch in Covent Garden, where the expenses were very high. But the Society was prepared to open a branch in all the public markets in this country, and he believed unofficially that the Society would be willing to open branches in other towns provided they could find the capable and competent men to manage the branches, men with experience who could manage the men under them. They were affiliated with the Agricultural Organisation Society, which had rendered them material help, and on them he pressed the point that technical education in agriculture involves the technical education of people competent to dispose of produce, and to understand the intricate commercial methods of the present day connected with the distribution and disposal of agricultural products (cheers).

MR. J. H. OSMOND-SMITH (County Land Agent, Cardiff), referring to the alleged opposition of farmers to small holdings, said that in Glamorganshire he had been told by farmers that they would be only too pleased to assist the local authority by giving up a certain amount of land, say 5 to 10 acres, if the authority were only in a position to build them a house so that the man could make an adjunct to his living by also working on the farms. The terms of the Act unfortunately did not permit of this being done economically, but if there were an Act similar to that which is in force in Ireland—the Cottage Labourers Act—it would be a material assistance towards promoting co-operation in agriculture (hear,

hear). He endorsed very heartily what Mr. Corbett had said as to the question of the land being a national and not a political one ; farmers and small-holders wanted business, not politics. At present, unfortunately, there was a great element of politics entering into the subject. The land question had to be solved, and he asked if it were not possible to have a round table conference (as with regard to the housing laws), consisting of Lord Carrington, Mr. Jesse Collins, Mr. Cheney, and Sir Horace Plunket, who had done so much for Ireland, at which all politics would be dropped and an attempt made to get a real solution of the land question. The Small Holdings Act had done a great deal to assist the land, but like every other Act there were defects in it. By conferences and co-operation he thought the question could be solved satisfactorily. It was to be hoped the Chairman would use his influence to bring about such a desirable result.

MR. R. HARDING (County Land Agent, Monmouthshire) urged that the question of cottage accommodation in the country was intimately connected with the work of the Small Holdings Act. Those who had experience of small holdings, and those who would like to become small-holders, knew one of the great causes of the exodus from the country was the lack of proper cottage accommodation. It was difficult to erect cottages under the Act, because if they put up a good building a greater rent had to be charged than the ordinary small-holder could usually pay. He therefore associated himself with what Mr. Osmond-Smith had said, and thought it would be a great assistance to the work of the Small Holdings Act if cottages could be provided in the country districts. It was the experience of most County Councils that they could not build on less than 50 acres unless the land was exceptionally good. Some built on 40 acres, but this did not refer to market gardening. Many could not afford to work a 40- or 50-acre holding and yet were unable to work a small holding without a cottage or small building. As to co-operative colonies, as the Commissioners had said, it was not enough to place men on the land and leave them there. If the County Councils were to be good landlords, they must endeavour to help the men they put on the land, and not only so, but also help the men who were already on the land as small-holders, as natural small-holders—the non-statutory small-holder. An important part of the work of the Small Holdings Committee was to assist the men, not by spoon-feeding them, but by showing them how to get the best out of their holding, in raising the most suitable crops, and, above all, by showing them how to co-operate. It was obvious co-operation was much easier if they had a small holding colony. His committee adopted that principle, and would seize the first opportunity to get a large plot of land, in suitable position, accessible to a good market and suited for cutting up. They were anxious that on this colony, which would be about 800 acres, a co-operative society should be started, 16 holders would be a nice number to form the society; they were glad to know they would have the help of the Agricultural Organisation Society, to whom they were indebted for much assistance in their efforts to make a beginning in Monmouthshire, giving a lead to South Wales, where, so far, co-operation had not taken root. One other point was that the reason young people drifted into the towns was that country life in the winter was very dull. There was nothing to do in the long dark evenings ; a village hall where they could go for social intercourse, amusement, and instruction would be a very valuable adjunct to a society and to the well-being of the small holdings. It was not a big matter, and could be easily done for a colony, but with isolated holdings the case was different. He therefore thought they not only had to keep in mind the cottage question, the necessity of keeping the land in big blocks as far as possible, with a good co-operative society, but they must not lose sight of the social aspect, which had often been overlooked in connection with co-operation (applause).

MR. FERNSIDE (Pershore Co-operative Fruit Market), referring to the question of loyalty, said this complaint was often heard, but he did not think it was so much to be feared as some people thought. One of the drawbacks to the success of a co-operative society was that people had been apt to look upon them in the light of charity organisation societies. If they could make people see that the co-operative society was conducted on sound business principles, which was going to return profits to members and investors, far more interest would be taken in the co-operative movement. Co-operative distribution was quite as important as co-operative production, because unless the small-holder was able to dispose advantageously of his produce it was impossible for him to exist on his holding. It was not, as had been said, altogether a question of managers—it was also a question of organised distribution. In this country we did not grow one particle more food than we could consume, in fact, we did not grow as much; we imported nearly as much as we grew, more particularly fruit and vegetables. One of the causes of failure was that there was no organised system of distribution throughout the country. If there was a good fruit season there were gluts in the market; that ought not to be. Some system could be devised whereby fruit would not be sent to glutted markets; this would result in better prices being obtained all round. Another point in regard to co-operative distribution was the saving that could be effected in railway rates. If the individual holder sent his goods to market he had to pay at a much higher rate than if he sent them through a society. In a recent report one holder was stated to have sent goods at 45s. a ton, whereas by co-operative effort he could have sent the same produce at 18s. 6d. What a difference that must mean to the small-holder in the success of his holding. In Pershore they had an exceptional case; the Co-operative Agricultural Market had been run at a great advantage and was beating down the lack of loyalty, because the small-holder having to pay less for carriage got better returns. So they put the whole of the produce on the Pershore market. That was exceptional, and they could not have a market in each separate district because there were not enough holders to support it. He thought it was possible to devise a scheme of distribution, and if the Agricultural Organisation Society, which had done so much for co-operative societies, would devote its attention to that particular point, he thought they could frame a scheme applicable to the whole country (hear, hear).

MR. D. STRAHANSMITH (London) referred to the Agricultural Credit Societies Bill of the Government, and said he had no mandate to speak for that measure, but having a wide knowledge of banking in Scotland and England, knew there were advantages in it. The charge of spoon-feeding against the Bill was unjustifiable. They might as well say that the Government was spoon-feeding the Agricultural Organisation Society, or the Development Commissioners are spoon-feeding the provision of free technical education for agriculturists. The object of the Bill, as he understood it, was in the first place to provide capital for these credit societies. From Lord Carrington's speech and a study of the Bill he thought that it was intended to provide the wherewithal by which information might be circulated on the principles and practice of credit societies, and what was understood as agricultural credit. There was a large amount of misunderstanding in regard to co-operative credit. Very few people in this country understood what it was, and the ground would have to be cleared very greatly before they could get the people to come in with any large measure of confidence to make the societies a success. The Government appreciated that, and that was their chief object in approaching the joint stock banks for sympathy, support, and to have their powerful prestige at the back of the credit societies. How were the joint stock banks going to help the societies? He understood that the credit societies might receive small subscriptions from their members, formed on a share or non-share basis, as was the case in the Irish society referred to by the Chairman. Money must be forthcoming before the societies could lend money, and the object of the Government was that the society should form itself on a very careful basis, that no one should be admitted to membership who would not be a creditable member ; he must be known to the members of the committee as a man of sober and industrious habits, and as one who understands his business, otherwise he would not be a successful member of the credit society. On the character of the society would depend the amount of credit they would acquire from the joint stock banks. The manager of the local bank would scan the membership list and would be able to say at once how much credit they would allow the society. That was emphasised by Lord Faber, who expressed himself very encouragingly in the House of Lords and at the dinner of the Institute of Bankers recently. His lordship remarked on the care with which the banks had to administer their funds, they had to do it on sound banking principles, for they had been entrusted by the nation with a huge sum of money in the shape of deposits. Lord Faber said they were willing to support these credit societies, but it must be done on a sound commercial basis. Members with a small stake in the country but with character and capacity in their business would have a claim for credit from the bank. He hoped the bank directors would appreciate the position and supply credit to the small man. The reason they had taken the question up was that the recent failures of small banks had directed their attention to the matter and the desirability of the credit societies being founded on a proper basis.

MR. F. J. K. CROSS (Berkshire County Council) thought they were agreed that for small holdings colonies were required, whether supplied by the County Councils or co-operative associations. By means of the colony they could probably best extend co-operation, whether for buying or selling, or credit banks. A mistake was often made in supposing a lot of capital was required for credit banks. Mr. Wolff had emphasised the point that they did not want this money lying by when they could get it at any moment it was required. They ought not to be hampered by their money lying idle. They were also agreed that organisation was required, but they were not quite agreed how that organisation was to come. The organisers that were wanted would have to be trained, and to whom were they to look? The Government had put upon the County Councils the obligation, duty, or privilege of finding the organisers, and they would probably have to look to the Agricultural Organisation Society. At present they were stranded. They did not know which way to turn. In that day's *Morning Post* were a few words which summed up the position. The article said: "The success of the movement must ultimately be determined by the capacity of each individual holder. The man himself is the most important factor. It is suicidal to imagine that anybody without proper training can, by the mere fact of being placed upon the land, cultivate it to advantage. At present the facilities for enabling men to acquire the necessary skill and knowledge are quite inadequate and entirely unorganised. The provision of efficient instruction ought to accompany, if it did not precede, the establishment of small holdings, and it is a matter for serious regret that the Board of Education should so long delay the publication of their scheme and regulations for the development of agricultural education. County Councils are hampered in every direction; they drew up carefully considered schemes of their own more than a year ago, but all progress is still rendered impossible by the Board's apparent inability to make up its mind." Until that mind was made up, their hands would be tied, and he thought they ought to press from that Congress that the Board of Agriculture and the Board of Education should come to terms (cheers).

MR. J. NUGENT HARRIS (Secretary of the Agricultural Organisation Society) informed the Congress that his Society was at the moment considering a scheme for distribution on a national basis. They had tackled the question of district federations for trading purposes, but now they were engaged in tackling the much more difficult problem of the co-ordination and distribution of produce. It was simply appalling when they came to investigate the present system of distribution to find how they overlapped. Take eggs, they had some societies in Wales overlapping societies in Somersetshire in the same market. Right through the country there was serious overlapping; that must be tackled immediately, and they were endeavouring to do that. In regard to the training of organisers, under the arrangement with the Development Commissioners and the Board of Agriculture, the Agricultural Organisation Society was now drawing up a scheme for the training of organisers. They had received a grant from the Development Fund to enable them to train the men; they hoped to select ten soon to undergo a system of training, and that training would be as far as the money they were getting would allow a fairly good one. They hoped to plan the matter out in connection with their sections as they were now devoluting their work into sections ; their men would come into close contact with the Agricultural Organisation Society and get that practical knowledge which was so absolutely essential for these organisers. The Society hoped to be able in a few years to place experts at the disposal of practically every co-operative society in this country (cheers).

In reply to a question as to the rate of interest paid by the small-holder who had become a member of an Irish credit society,

THE CHAIRMAN said in the small society he investigated the bank charged 4 per cent. and the holder was charged 6 per cent. and the secretary got 1 per cent. for his trouble. The only other expense was a guinea a year for the audit fee.

The Congress then stood adjourned.

FOURTH SESSION

MR. CHRISTOPHER TURNOR occupied the chair.

THE CHAIRMAN said he was pleased to preside when his friend Mr. Vincent was reading a paper. It was many years since they met, and he had been very much interested in the excellent practical work he was doing, showing what could be got out of the soil. Dealing with the question of production, this, he felt, was really the most important of all—distribution ran it very close, but to his mind production was the bedrock of the whole question. Land was the nation's greatest asset, and it was therefore of the first importance that the utmost should be made out of it—that the land should produce as much as it possibly could. It represented more consolidated capital than any other industry. Agriculture was the greatest industry, at the present moment, with its turnover of over two hundred millions a year. Further, it was the only great industry which could be doubled by the wise application of science and by the creation of general conditions really favourable to agriculture, because in the past the conditions had not been favourable to agriculture, when for large or small-holders, except in certain very exceptional cases, the money production per acre came out to an average of £4; taking the whole cultivated area in the United Kingdom and Ireland at five million acres, that divided into the £200,000,000 gave £4 an acre. They provided one-half the general food-stuff that the nation required, except in wheat, whereof we produce one-fifth, the other four-fifths coming from abroad. He believed England could be self-supporting, or very nearly so. He threw out the idea boldly, because they had got very used to considering the reverse as the fact. They had so long considered that England must depend upon foreign countries. When he said that he thought England could be self-supporting he said that deliberately and would not quote from foreign examples at all, but simply take a few facts from amongst British farmers in England, both large and small. Thinking of a farm of 176 acres which a few years ago was producing £5 or £6 worth of food per acre, this last year it had produced £19 6s. worth to the acre. That farm was paying, but of course there was an economical limit. When he referred to a high yield, he referred to a yield economically achieved. He had seen small mixed farms of 45 acres on which cattle had been kept in most remarkable numbers, and the yield of milk was 700 gallons per cow. He knew several such farms, and mentioned the facts to show what could be done with land by people who knew how to do it. The great difficulty in England was that they had the most brilliant farmers of the whole world, whether large or small, dotted about, and the farmers immediately surrounding them did not know how to raise their production to the standard thus set them. That was where education and demonstration came in—demonstration for the adult small-holder and education for the future generation of smallholders. One word to local traders—they ought to do all in their power to help agricultural producers, because the more money produced the more the co-operator would be able to buy of the local trader. It was a primary industry, and that was why they claimed Government aid in every legitimate way for agricultural production. To politicians he would say, let them study the question of production, let them ask themselves if the land were producing as much as it could. He was afraid most of them went into the agricultural question from a political point of view and not from the standpoint of production. Production was the basis of all, and if the land were not yielding as much as it could, if the consolidated capital was not yielding the interest it should, then it was the duty of politicians to see how that income could be increased from our greatest asset. From the point of view of defence, surely it was clear that the best way of guaranteeing our defence was by being independent of sea-borne food. It was simply a question of how far they could economically think of the people in the towns, who must have cheap food, how far we could ourselves find that amount of home-grown food-stuff, and that was why he said he believed if thought were given to it we could practically support the people of this country.

PRODUCTION

BY H. VINCENT, *Lecturer, Vincent College*

I ATTEND this important meeting as I consider I have a message to the men of the Old

Country, a national message, it is the production of our soil. I am of the opinion that freehold co-operative garden cities should be laid out, cottages built round the whole of England, Wales, and Scotland, behind every large town, that is to say, at a distance of ten or fifteen miles. These garden cities should exist simply to grow food for the people, and find work for the many hundreds of unemployed, in all kinds of trades. We want to raise the spirit of Englishmen of to-day, we want to wake them up to the fact that if they do not learn to grow food for the nation, if they do not make a study of this important matter, one day, all through the lack of our food supply giving out, we shall be an easy prey to the foe. In my advance system of intensive cultivation there is a chance of every man "with a will" to produce the value of his and his family's livelihood upon two acres of old England's soil. Yes, this soil of our beautiful country will produce £120 of produce in the year; only think of it, one acre of land to bring in a working-man £2 a week. Again, what does it mean—it means that men have to work for themselves. Again, it is not hard work this, my system, for the real work is done in the months of the year when it is pleasant to be out of doors; men can produce stuffs for the long winter months by being thoughtful during the summer, to provide the necessary crops that come in use every month up to June the following year. I have been struggling for fifteen years to impress upon the minds of the people what a serious matter it is to let such value lie idle for the want of energy. Look at us as a people to-day—what is our love? Is it our country? Is it our food supply? Is it nature? No. What is it then? Why, our love to-day is Sport. What a false substance ; yet this is what is loved to-day. Well, I have been striving to make men understand if they go to see football or cricket, or the anxious game at the " Star " which has been in the mind all day, which caused the hours to become long, and work the harder, this is the love to-day; well, let us look at it in a fair light, this love has to be paid for, one has to dip their hands in their pockets to find payment for this love, the love I have found for the people is different, it is a godly love, it is playing sport with real nature, and it is a love which brings in real money. More food for the family, and a happy home; it is a love, this production of food for the people, which counts two ways : if a man goes to a cricket match or football he spends his gate-money, we will say his cost is one shilling, very well, if that man went to his garden to play with nature he would earn a shilling. What does this mean, why in the House of Commons it would be counted as two on a division; that is so, the man would not spend but gain a shilling.

It is well known how I produce value of £120 to the acre, nearly the world over, for my little booklet has gone to all parts of the globe. I produce the value in vegetables alone, of thirty-two sorts; chickens, pigs, and fruit are out of the question, these are treated as a catch crop. One has to remember always that every crop taken off the land means 25 per cent. of richness out of the soil; very well, this 25 per cent. has to be put back in the land to keep it up to the growing standard, and I am a great believer in clean manure for growing vegetables, and I feel certain no manure can beat horse manure for garden purposes and the health of the people.

A word to our landed proprietors—are they patriotic? They think and talk a deal about England's fall, that is as far as they get. Do they try to make the nation richer, do they try to make the nation stronger in men, do they care about the food supply of the country? They can care for none of these things, otherwise they would take more interest in the land, and the way it is tilled; they, the landed proprietors, would watch that the farmers who the land was let to really worked the land to produce fair crops, not crop in the weeds, as the case is to-day—to me this carelessness is sinful, it is neglect, it is the decay of England, it is a canker that is grinding down the poor of the nation. Only fancy poor people in England when every man old and young could find employment if the land was not tied up as it is. I for one am quite willing to keep these landed proprietors, provided that they will alter their ways, by forming garden cities, with a fixture of tenancy for all time, for our army and navy men, when they leave the service, many of whom have a few pounds to make a start when first they leave, but the many are not found work at once, which to my mind is a cruel shame, the result—in every village and town these poor fellows are found at the street corners, no one to lend them a hand. These landed proprietors, what is their excuse? The excuse is that they have not the money to build houses with. What a paltry excuse, when they could sell, freehold, so many acres to cover the cost of a fixture of tenancy garden city. Again, what would this mean to these landed proprietors? What are their acres let at to-day? What a rent; whereas if a man was put on the land for his livelihood he would be quite willing to pay £4 per acre, let alone a fair rent for his cottage. Why, there is a hundred-acre farm next door to my house, the rent is a nominal rent, very small indeed. The land, mind you, one hundred acres, does not grow a quarter crop, but a real full crop of weeds of the coarse sorts, and this farm of one hundred acres has employed upon it a foreman, a carter, and a shepherd, which makes three men, then there are two horses. Now, gentlemen, if this is the way farming is done in this dear old country, what is to be expected? Why, this farm alone would keep fifty men and their families, and each man could earn over £2 a week, yet the standing wage is 15s.—a fine wage for a British workmen. I say this farm, and I am speaking for all lands, could be made to yield a crop to the value of £100 of produce to the acre; in fact, if a clever man had his cottage and two acres of this land, he could produce anything from 10s. per rod up to £1 per rod, and mind you, there are 160 rods to the acre. Very well, then, if England is to hold her own, to be strong in men, who will fight her battles? Rich in money as no other country could be, and all that stands in the way of realising these facts are our own present-day landed proprietors. They are not thinkers, they live in a small circle not caring whether our poor starve through the lack of work, not giving a thought to the out-of-time men from the army and navy—these men who have been ready to die for us, mind you, are anxious and willing to work for us to help England to feed herself. Let us wake up. Without food men soon become useless; let all men who wish it become producers of food supply. There is room for a vast number of workers in our fields; besides, if our landed proprietors would open up the land for the nation's sake, which is a very important matter, for the sake of the many thousands of nearly starving women and children. Look at the prospects this winter, when firing, foods of all sorts, have risen in price, what misery in Old England; and yet the foundation of it all is the land. We must look at the root of this great evil. I have for sixteen years been advocating this great reform to increase our food supply and to find all men employment. See what it would mean if one landlord sold a thousand acres, it would mean that at least five hundred men could be placed on the land at once to grow produce for himself and family, and for the people, and how many men would this thousand acres find employment for in the building trade, tool makers. It would find work for many, it would brighten up the homes of the daily workers. And what would the landlord get? Why, he would get £4 an acre for his land instead of 10s. or 15s. an acre, for all lands where he had formed his garden cities of fixtures of tenancies. The most important point, in my mind, is to colonise dear Old England for the purpose of feeding her people, which would make the masses more healthful with better and fresher food. Does it not stand to reason, if the land will produce £100 an acre, that it is time that our people who are hungering for the land should be placed on the soil, if only to save a national calamity in time of war, for it is quite possible the country might be without food. It is quite time, too, that farms should be on a smaller scale, so that the farmers can find manure for the land. It is not possible to grow wheat, barley, oats, without feeding the crops and keeping the land clean. In my garden I maintain I take 25 per cent. out of the soil, therefore that percentage ought to be put back into the soil if one wants to produce a good crop. So let the landed proprietor become a friend of the people; let him become a real, thoughtful friend to the nation, by building fixture of tenancy garden cities in the four corners of his estate, and to find the money to build these cities let him sell so many acres to people who want to become freeholders and co-operative producers. When we can get men to rise to the occasion, then peace and happiness will be found in our towns and villages, for there will be work for all. Let us get rid of the disgrace of keeping willing workers from their birthright. I fully believe men, by using my booklet carefully, and reading the articles of the *Smallholder*, would want no other teaching to do as I can do.

MARKETING OF BRITISH EGGS AND POULTRY

BY VERNEY CARTER

Of the British Poultry Federation

THE demand for poultry produce of the finest quality has increased very greatly during the past ten years. Especially has this been the case in regard to British poultry produce, and undoubtedly there are great opportunities for the poultry-keepers and small-holders of this country for increasing their returns from the land in this direction.

It is essential if producers wish to reap the full benefits of the opportunities afforded them in this direction, that they should have an intelligent grasp of the requirements of the markets in order that they may regulate production and methods of marketing in accordance with their requirements. Attention to these points are of vital importance to the success of their labours. Therefore, in this short paper I have endeavoured to point out some of the essential requirements of the egg and poultry trade, and have dealt with the requirements of the egg trade first.

The demand for eggs in this country may be divided into four separate branches, viz.: (1) The dairy trade, (2) the grocery and provision trade, (3) the refreshment caterers trade, and (4) the confectionery and manufacturing trade.

The first three branches afford the most profitable opportunities to home producers. The last mentioned also afford some useful opportunities in disposing of preserved eggs.

These four branches vary considerably, both in their requirements and the opportunities they afford to producers.

The Dairy Trade.—When catering for the dairy trade it is more essential to maintain a high percentage of winter supplies (eggs) than is the case with the other branches mentioned, but the advantage of catering for this branch is, that a higher average price is to be obtained.

Regularity of winter supplies is most important, and it is in this direction where the small-holder is the most likely to succeed, because he can give individual care and attention to his birds during the period when supplies are at their lowest ebb, and consequently realising their highest value. A plentiful winter supply ensures profitable outlets during the plentiful season.

The Provision and Grocery Trade caters for a more varied class of the community, and in this branch there are very remunerative outlets when supplies are plentiful and consequently cheap. Very large quantities indeed are disposed of annually in this branch during the spring and summer months. In winter the demand slackens considerably, more than it does in the dairy trade. During this period considerable quantities of the best class of foreign produce is, on account of its cheapness, used. It is in the above points that this branch differs from the dairy trade.

Refreshment Trade.—Here, as in the provision and grocery trade, there is not the same winter demand on account of the high price of home produce. The essential difference between these two trades is, that, in order to cater successfully for the refreshment trade it is necessary to have command of large supplies, and be in a position to deliver promptly, in accordance with the caterers' demands. This is most essential, especially when dealing with large firms, for they must have adequate supplies, often at short notice. Therefore you must satisfy the caterer that he can rely on you as an efficient source from which he can draw his supplies.

Preserved Eggs.—The preservation of eggs for winter use during the plentiful season should prove of great value to the smallholder, as not only by this means is he able to ensure a very useful and cheap supply of food for himself during the winter months, but should also prove a valuable source of profit by helping him to dispose of the spring surplus, and also release a large quantity of winter eggs, which would then be available for marketing, and help him to retain the cream of the trade, and thus enhance his returns.

I should recommend the preservation of eggs to the extent of the local demand, and the demand which is to be found in the neighbouring provincial towns. In provincial towns the home producer can more successfully compete with his foreign rivals than he can in the large industrial centres of population for two reasons, viz.: (1) The greater prejudice that exists in the rural and provincial towns against foreign produce of this nature, and (2) to the fact that foreign produce has to pay extra cost of transit from the ports of landing to the provinces, thus enhancing their cost.

Several of the existing egg and poultry societies formed by the National Poultry Organisation Society have found this branch of the industry most lucrative, and have gone in for the preservation of eggs extensively. Preserved eggs are used principally for cooking and confectionery purposes.

That the production of eggs for manufacturing purposes would never pay the producers of this country goes without saying.

Requirements of the egg trade are as

follows: Freshness, grading, regularity in supply, uniformity in packing, and a fair proportion of brown eggs. As I stated in my paper at the Second National Poultry Conference, held at Reading, in 1907, these requirements have often led to a serious misunderstanding, which exists between the producer on the one hand, and the retailer on the other. Producers have an erroneous impression that these are merely the fad or fancy of the trader, or tyrannical demands made on the producer by the retailer in order to obtain his produce at a cheaper rate. The trader really is the reflector, who transmits to the producer the requirements and demands of the purchasing public. Ignorance of this fact has, and is, still retarding progress. Once this is thoroughly understood and corrected, a more harmonious understanding will exist between retailer and producer. As we all know, unfortunately there does exist a class of trader who is unreasonable and often unjust in his demands.

Grading is most important. The public refuse, if an egg is undersized, to purchase it for best table purposes.. Therefore if this is neglected it becomes a matter of speculation to the trader when ordering his supplies as to what proportion will prove useless for his best class trade, and he must purchase at a rate that will cover this risk.

Putting on one side that important branch of the industry, the sale of eggs for hatching purposes, the British producer should cater for two classes of trade only, viz., for best table purposes and best cooking purposes. For table use, he should include eggs that just turn the scale at 2 oz. For best cooking purposes he must include eggs of 2 oz. weight and below, to a minimum weight of 14 lb. per 120. Those weighing less should be used up locally as far as possible.

Poultry Trade.—This branch of the industry, as far as the home producer is concerned, may be divided into five branches, viz.: The Surrey or fattened bird; the spring chicken trade; the trough fed, or half-fattened bird, as it is known to the trade; the duckling trade; and, lastly, the petits poussins and asparagus chicken. The last mentioned, however, is a very restricted trade.

The spring chicken and the half-fattened or trough-fed bird are the two branches that afford, perhaps, the most favourable opportunities, as there is a very large demand indeed for these classes of birds. Also they can be more cheaply and readily produced by the small-holder. The periods during which poultry realises its highest values is from March to the end of June. From August to November it realises its lowest value, but with the approach of Christmas prices rapidly rise and reach the maximum.

The rearing of turkeys and geese is not so suitable for small-holders as it is to the larger farmer, as turkeys require a large range to run on, and do not thrive unless they have plenty of liberty. Geese can only pay the small-holder where he has the advantage of common ground for the birds to feed on.

The Duckling Trade.—This branch should prove a very profitable one, there being a very large demand for this class of poultry. In the early spring months, that is, from April right into July, very good prices are to be obtained. Although perhaps the time when very high prices were paid has passed, still as much as 6s. and 7s. each was paid this season for a few of the earliest; yet, on the other hand, the slight loss in value is more than compensated by the fact that demand has increased. High prices are not always the blessing one might think, for it restricts demand by over-taxing the purchasing power of the public.

Ducklings are remunerative owing to the fact that they are ready for the market at the age of from seven to ten weeks. If kept beyond this age they do not pay. They must be killed before they moult.

Organisation.—If the small-holder wishes to reap to the full the benefits which are to be derived from the poultry industry, it is of vital importance to his success that they organise themselves and adopt up-to-date methods. The very best means possible is for him to adopt are co-operative methods for marketing his poultry produce. By this means he can more efficiently, economically, and with greater advantage to himself, find and supply the most remunerative markets. Eggs and poultry should be marketed within reason in as big a bulk as possible, as by this means not only is the cost of labour, carriage, packing, and preparation reduced to a minimum, but also they will find that where supplies are to be found in adequate quantities, efficiently prepared and properly produced, there the traders will resort. It is only possible to bulk supplies by adopting co-operative methods. Particularly does the poultry industry lend itself to co-operative methods in both of its great branches, the production of eggs and table poultry.

I earnestly wish to draw the small-holder's attention to the advantages he will derive from this method. For the small-holder to successfully compete on the markets with his rivals in the table poultry industry, I should recommend the setting up of co-operative fattening centres, one, or more, in suitable counties, to which he can send his spare cockerels, and young chickens, to be prepared and finished off in a proper manner. Denmark affords a remarkable instance of what agricultural co-operation can do to uplift a nation, and the great advantages both financially and socially which follow in its wake.

PIGS AND SMALL HOLDINGS

BY SANDERS SPENCER

ALTHOUGH I confess that I do not entirely associate myself with the views of those enthusiasts who declare that complete success on small holdings is impossible without pigs, yet I frankly admit my belief that a small-holder who is in possession of one or more pigs, according to the extent of his holding, has a great advantage over his neighbour who has neglected the savings bank, the manure manufacturer, and the supplier over well-nigh the whole year of a vast amount of healthy and cheap food, or, in other words, the pig. The impossibility of allowing more than a very brief period to the introducer of each special subject results in my inability to prove in detail that in many instances and in many ways the pig acts as a savings bank, or I could easily cite cases within my personal knowledge of labourers and others owing their habits of thrift to the expenditure of small sums from their earnings on the requirements of the pigsty and its occupant having given such profitable returns.

The question of the supply of manure is a vital one on the small holding, since intensive farming is imperative on a small acreage, and without a full supply of manure, either natural or artificial, sufficiently heavy crops cannot be grown to render the occupation a financial success. In the manufacture of rich manure not one of our domesticated animals can compare with the pig, either in the efficacy of the manure for all cultivated crops or in the cheapness with which it is produced. Indeed, in the case of a small-holder, than whom no one is better qualified for pig-keeping, not only does the manure from the pigsty repay the cost of all labour in attending on the pig, but it further adds to the profit of pig-keeping.

Then as to the supply by the pig of a large quantity of food for the small-holder's family at a comparatively small outlay, this is a fact so generally admitted that it is unnecessary for me to prove it.

There are many other advantages which accrue to the small-holder from pig-keeping. The pig lends itself so admirably to the whole of the small-holder's circumstances, the accommodation needed for it is easily within the power of the small-holder, whereas the keeping of a cow or of sheep is in many cases without his power, since the cost of and the expenses attending the ownership of the former are frequently beyond his means, whilst the successful keeping of sheep can only be carried on where more space as well as fences are available, the original outlay attending the keeping of a pig are inconsiderable ; a comfortable and sufficient sty can be erected at little expense, while the cost of a newly weaned pig does not on an average exceed three-quarters of a pound. In the case of a pig intended for fatting, the cost of feeding during the following four months is comparatively little, whereas when the pig is bought for the purpose of being converted into a brood sow, this period of little expenditure on purchased foods can be extended very considerably, or until the time when the young sow is gone at least half her time with pig. A plentiful supply of green-stuff can be provided at little cost all the year round as the pig will thrive well on food mainly consisting of cabbages, mangolds, tares, swedes, turnips, lucerne, carrots, parsnips, artichokes, grass, potatoes, and even the peelings of the potatoes consumed by the family, provided that the two latter are steamed or boiled before being fed to the pig. No better return from a small plot of land is obtainable than from a plot sown with lucerne.

If kept clean and well manured it will furnish a continual supply of most valuable green food for the pigs during six months of the year, and it will not need replanting for several years. Again a considerable amount of healthy and nourishing pig-food will be furnished by the crops ordinarily grown in the garden as well as from the table of the small-holder. The cost of boiling these odds and ends would be almost nil, whilst the resultant soup would pleasantly flavour the whole mess and heat it sufficiently in cold weather to make the whole food more readily digested by the pig. The cost of attention on the pig would be very limited, as the wife or children of the small-holder would take a delight in feeding the favourite of the family, which would thrive all the better for the frequent meals which it would be certain to receive.

Probably the best course of procedure on the part of a small-holder when commencing pig-keeping, would be to purchase two sow pigs, a portion of a litter from a sow which has produced large litters and has proved herself to be a good milker and mother by rearing strong, healthy, and numerous progeny. Pigs, like sensible human beings, object to solitude, it is therefore better to buy two pigs as these will thrive on less than twice the amount of food required for one pig;

another point, the better of the two can be reserved for breeding purposes, whilst the one which seems to be less promising for a sow can be fattened and made to furnish food for the small-holder's family during the following winter.

To my own knowledge there has been for at least half a century a keen controversy in the press on the question as to the possibility of producing pork at a profit when all the food had to be purchased. The force of the arguments employed appears to vary with the periodical ebbs and flows in the value of pigs and pork. These periods usually extend over about four years, and are possibly unavoidable to a certain extent so long as human nature remains unchanged, and the prolificacy of the pig continues, but there is little doubt that the extent of these variations in market value would be very considerably reduced if a larger proportion of the pork produced in this country was converted into bacon by the aid of factories run on co-operative lines by the farmers and others who breed and fatten the pigs. The saving of the costs of marketing, of the attendant losses, of the dealers' or auctioneers' profits and expenses, and of the certain loss of weight resulting from exposure, travelling, and want of food, would of itself provide a satisfactory dividend on the capital required, whilst any profit resulting from the manufacture of the various delicacies into which the dead pig can be manipulated, and from the disposal of the offals, would be divisible amongst those who provided the working capital and the suppliers of the fatted pigs. Perhaps no class of pig-keeper would benefit to the same proportionate extent as would the small-holder from the establishment of these co-operative bacon factories. Now that the major portion of the pork manufactured must be consumed as fresh pork within less than a week after the pig has been killed completely places the small-holder, and to a lesser degree the large farmer, in the hands of the local dealer or butcher, or the buyers at the fairs or markets to which the fatted pigs are consigned. A small army of commission men, dealers, drovers, &c., are employed merely in the transmission of the fat pigs from the feeder to the purveyor of pork or to the few firms of bacon curers in the country. The small-holder also sorely needs a co-operative store in his district at which he can purchase the food-stuffs which he requires for the feeding of his pigs. He is sorely handicapped by being compelled to go to the village store for his supply of feeding-stuffs on which to feed his pigs; not only is the price unduly raised by the number of hands through which the foods pass from the manufacturer to the small-holder, but the quality of the meals is far from the best owing to the considerable amount of adulteration and mixing which is practised, especially in some of the imported.

With regard to the question as to whether or not it is possible to produce pork at a profit when all the food has to be purchased, many instances could be given of persons possessing a fair knowledge of pig-keeping having been successful in securing good returns over a series of years. As, at the present time, when the market value of pig-foods is above and pork is below the average value, large profits may not be made and even a slight loss may be sustained in some instances, yet on the other hand there are periods, such as the year just past, when most substantial profits are made from pig-keeping. Until the past few years we possessed no data of value on which to found an argument, now we can refer to the published reports of numbers of carefully carried out experiments which clearly prove that there is a margin, and often a very large one, between the cost of the purchased foods and the value of the pork manufactured therefrom. Within the last year a series of experiments have been carried out under my superintendence. At two different periods sixteen pigs of about six months old were selected from lots of over one hundred pigs, especial care being taken that the pigs should be as uniform as possible in age, weight, condition, quality, and type or form. The first sixteen pigs were subdivided into four pens of four pigs each. These were fed respectively on barley-meal, on barley-meal with from 5 to 10 per cent. of fish-meal, on an equal mixture of barley-meal and maize-meal, and on barley- and maize-meal with from 5 to 10 per cent. of fish-meal in addition. The other sixteen pigs were subdivided and fed, two lots of four on barley-meal and the other two lots on barley-meal with 5 to 10 per cent. of fish-meal added, the former proportion at the commencement of the trial and gradually increased to the larger quantity. The one trial lasted forty-eight days and the other was continued over sixty days. The best return was made by the four pigs fed on a mixture of barley- and fish-meals, as their average increase of 1 lb. in live weight was obtained from the consumption of about 3½ lb. of the mixed meals, thus manufacturing 1 lb. of pork from each 4 lb. 6 oz. of food. The pen which came worst out of the experiments was the one fed on barley-meal alone, these four pigs ate nearly 5½ lb. of meal for each pound of pork made. The average of the thirty-two pigs was a gain of 1 lb. in live weight for each 4 lb. 11 oz. of meals eaten; by adding 25 per cent. to allow for the difference between live and dead weight, the amount of meal required to produce 1 lb. of pork was about 5 lb. 2½ oz., so that one stone of food, costing about 11d., gave a return of 2 lb. 10 oz. of pork, which sold at 6½d. per lb., thus showing a very substantial profit. Even at the present time, when meal is nearly 1s. per stone, or much above the average price of the last few years and pork not much more than 5¼d. per lb., or much below the average price of the two previous years, a profit would still remain.

One difficulty which the small-holder would meet with should be noticed. In some parts of the country the boars kept for public service are of an inferior character. This trouble could be easily overcome by the adoption of the system which has proved so exceedingly successful in Ireland, where a marvellous improvement has been effected at a comparatively small outlay. Equally good results have followed the adoption of a somewhat similar plan in Denmark.

In conclusion, I do not hesitate to express an opinion that, given the use of a suitable boar for his sows, a co-operative store at which to purchase his pig-foods and a co-operative bacon factory to take his fat pigs, that the question of producing pork at a profit would be most satisfactorily solved by the small-holder, to the great and lasting benefit of himself and of the country at large.

DISCUSSION.

MR. EDWARD BROWN (National Poultry Association) explained that he had spent several weeks on the Continent studying conditions in Germany. His object was to find out whether the increasing consumption of eggs and poultry in the German Empire was likely to continue, and deplete the foreign supplies on which we had here hitherto largely depended. The result had been to confirm the feeling that we are face to face with what was undoubtedly a very serious question. The supplies from Italy and Austria had fallen in four years by half, and he believed that diminution would continue at an accelerated pace. Those supplies were going to Germany, which was nearer; the produce could be marketed much more rapidly, and directly Germany rose to the price we had been paying they would naturally get the supplies. Now it was a common thing, especially at such a festival as that being held at the Palace, to look to the colonies in this respect, but during the last few years the colonies had absolutely failed us. They began to send supplies, the result of improved methods in their own land had so increased home consumption that last year the supplies of eggs to this country was only $1\frac{1}{1000}$th per cent. of the consumption in the United Kingdom — that meant only £5,000 out of £17,000,000. He desired to emphasise what the Chairman had said as to the necessity for a rapidly increased production at home. They had the capacity. When they got the figures from the Board of Agriculture—they were now $3\frac{1}{4}$ years overdue since the census was taken—they would find that in Britain there was not much more than one hen per acre of land. The question had to be faced. Prices had been going up to such an extent of late that the consumption was being checked. He pressed that fact on them. There was a limit beyond which people would not go. With regard to consumption, when he first took up the work the hen was a despised creature—some were not disposed to idealise her now—she was of value apart from eggs and flesh—of great value in helping cultivation. A few years ago he visited Belgium—a dry, arid plain on which they could grow nothing but fir-trees—and he found large quantities of poultry being kept there. After twelve years he went back to the same ground and found the trees cleared and the land had been so improved by poultry manure that the land was being turned into market-gardens. Thus Belgium made one branch contribute to the success of another, and therefore the hen was of value apart from the eggs. Having described the immense developments of the poultry industry in certain parts of Belgium, he pointed out that in the north of England there was much land of no use but for poultry keeping, but the price charged for it was £10 an acre as against 25s. a year for 2½ acres in some parts of Belgium. People had gone in for poultry-keeping as an accessory to their ordinary avocations with very great success, and more of this was wanted in the manufacturing districts of this country in order to feed our own people. Near the great centres of population egg production would probably be more profitable than elsewhere, because the markets were accessible, but in purely rural districts his strong advice was that co-operators should, as far as possible, proceed on one definite line. They should not spread their efforts in every direction so far as poultry was concerned. Having given one or two illustrations on the point, Mr. Brown concluded by urging them to remember that in the development of small holdings, where the handling of poultry was concerned, the co-operator must live upon the ground. If they could not visit their ground at regular and frequent intervals, they had better leave poultry-keeping alone. It was only the people who could look after them day by day who succeeded. Production was important, but it must be on common-sense lines (cheers).

MR. ALEC STEELE (Essex) favoured the buying, fattening, and selling of poultry rather than the production of chickens and eggs, unless the co-operator was in a very big way, otherwise there were no profits on the labour and supervision at the end of the year to the ordinary farmer. His experience of pig-keeping was that it did not leave a very great profit ; the cost of purchasing feeding-stuffs ran away with the margin. He had been much struck by an official pamphlet of the section which advertised for people to leave the town for a free farm in Canada, employment being assured on farm work. Here, he thought, was the whole solution of the problem, success in farm life. They need not expect, whether they were a small or large holder, in this country of onerous burdens to be able to compete with those great free countries in their products and be able to make a profit (hear, hear). He did not see how they could hope to make a living, or if they did it would be a very small one. He referred to his experiences in Scotland, where, up to twenty years ago, he had been living in a county where uncultivated land was unknown. He gave a description of the Scottish district, which suggested the efforts to put small-holders on the land were failures, for they were unable to compete with men of money. If that was the case in a country where women managed the dairy and the poultry and the pigs, and the farmer worked the plough and did the farm work, he would advise English people to be very careful before they rushed into small holdings. In that country at the same time the farmers were recruited from the ranks of the servants who had been assisted by farmers to take small holdings. In many instances men who had worked hard for years and got holdings became farmers. In England he was afraid that unless the small-holder was placed on the best English land they had small chance under present economic conditions of making small holdings a success (oh!). He referred to experiences in Essex, where the chairman of the Small Holdings Committee was a journalist. He thought, however, that if farming was to be successful, they must have small-holders, so that in time they could take the place of the larger holders and drop into line. He had been impressed by the fact that between the producer and the consumer were many individuals who had a picking out of the production, and the producer was thus tremendously handicapped. He endeavoured to get his products as close to the consumer as possible. Essex farmers he had long ago made up his mind needed to co-operate if they were to get anything like the value of their own work. He explained in general terms what had been done in this direction and how they had in the disposal of milk endeavoured successfully to get rid of the middleman, despite the difficulties which stood in the way. They had sufficient faith in the venture to take £20 shares each, and now sold milk from a depot in the East End of London at Stratford. That work had been going on for ten years.

MR. JOSEPH STODDART asked if Mr. Vincent would give him some inkling of how he made £120 an acre.

MR. TAYLOR said after Mr. Steele's pessimistic speech it made small-holders diffident in defending on the question of production. He criticised certain of Mr. Steele's remarks and said the supposed failure of the Scottish holders was proof of the necessity of Conferences like that. The point in regard to production seemed to be this—was the small-holder producing the largest quantity and the best quality possible? He referred to the policy being pursued on the Norfolk County Council Small Holdings Committee in trying to level up the producing powers of the small-holders by appointing an inspection committee of three members to go round the 8,000 acres they had been able to secure in Norfolk. The reports of that committee showed that the small-holders there were not likely to be failures (hear, hear). Mother Earth would give as good a yield as ever—the better one treated her the better she would treat you. They found that by far the large majority of the holders had "very satisfactory" attached to their reports, 6 were "satisfactory," 6 were marked "W.W."—wants watching (laughter)—some were unsatisfactory, and only 8 marked "very unsatisfactory." He thought a careful policy of this kind would result in levelling up the productive powers of the small-holders, and in concluding said he greatly appreciated the patriotic principles which underlay Mr. Vincent's paper. The whole object in view was to level up the lowest strata of workers, giving the widest opportunities to all to produce the best possible quality of men and things, and so result in the uplifting of this great land of Britain (cheers).

MR. STEPHEN HURST feared that some parts of Mr. Vincent's paper were rather misleading. He did not see how it was going to benefit agriculture if it went forth from that meeting that some landlords ought to receive £4 instead of 10s. per acre. He quoted a Lancashire case to show that rents were already ample, if not too high, and said he could not approach, after long experience, producing anything like £100 an acre. He would like Mr. Vincent to bring forward some evidence in support of this, because if it could be done small holdings would yield some hundreds a year.

MR. J. W. LUCKHURST spoke on similar lines, and thought that much more detail should have been given by Mr. Vincent as to the cost of labour, manure, &c., and particulars as to the character of the produce.

MR. J. S. CORBETT (Wiltshire) agreed with Mr. Vincent in saying it was a disgrace that in some parts the land was not split up more and given to those people who could cultivate it. On the other hand, in Wiltshire there were thousands of acres out of which it would be impossible for any small-holder to make a living. Mr. Winfrey had appeared to think that he (the speaker) was not in favour of small holdings, but there was no stronger advocate of them and similar movements than himself. In Wiltshire there were probably more allotments in proportion to acreage than anywhere else. He quoted very interesting and satisfactory cases of success, but criticised Mr. Vincent's figures, and in concluding explained that he had not meant to throw any slight on Mr. Winfrey as an agricultural M.P. What he had meant to infer was that there was no Agricultural Party in the House of Commons. They had good agriculturalists who were members, but no agricultural members willing to sink party opinions for the sake of agriculture. Every other branch of industry had their own organised representative to make their voice heard, but not agriculture.

MR. G. R. COOKE (West Riding) expressed his amusement at some of the speeches which had been made, especially that of Mr. Steele. He criticised some of the apparent inconsistencies of that speech, and said he had mixed feelings while attending that Congress, the first object of which did not appear to be the advancement of the small holding principle. He testified to the success of market gardeners in his own district, where they had to pay from £10 to £15 an acre for the land, but there was not one who got £100 an acre. There might be exceptions to the general rule. The question of production had not taken the line he hoped it would do, and pointed out that in places much land all round a field—the cart road, or corners—was uncultivated. He wanted to see some sort of extra production. Those agricultural labourers who by thrift and care had saved a few pounds were the men to put on small holdings and work the land, and these were most likely to get out of it the best results. He was sure with regard to the Small Holdings Act they were on the right lines ; they might have failures, but these even were found regularly among farmers on big farms and in every kind of business. He was thankful the Government had given the opportunity to put the men on the land, and hoped Mr. Baines would note the place where £600 an acre was being asked for the land. Perhaps then Mr. Lloyd George would step in and it would not then yield so much (laughter). As to pigs, there was a great difference in pig-breeding and pig-feeding, but the bad had to be taken with the good, as seasons varied and so would small-holders.

MR. LENSTON expressed disappointment with Mr. Vincent's paper, and gave his experiences of starting a garden at the age of sixty-six.

MR. VINCENT then replied to some of the points raised in the course of the discussion, dealing with the figures he quoted, showing they had been misunderstood, and explaining in detail how he had produced the results mentioned in his paper. He achieved his results from some thirty-three vegetables (a list of which was read out by the Chairman), he worked the holding himself, employing no labour, and disposed of the produce privately.

THE CHAIRMAN, in closing the session, emphasised the distinction between a market garden and small farm. He had seen Mr. Vincent's holding, and did not think he had exaggerated the results, because he had known cases where larger amounts had been obtained. He instanced one or two very exceptional cases, some of French gardening. He regretted they had not had clearly a statement of real small farming and the possible production. He did not think they could have it because they were still without these demonstration small holdings. If under the Development Act they had these demonstration small holdings, then they would have more data to go upon. Until they got information as to what size a small holding should be to support a man, and until they created conditions favourable to agriculture, small holdings would not increase naturally. They wanted them to increase naturally, and otherwise they could not bring in the amount of profit to the small-holder that they should if the conditions are right. However, having had a very uphill fight it was marvellous how they had succeeded in certain districts. Mr. Steele had cast doubts on the profitableness of growing wheat in England—the point was of national importance. He knew wheat had been grown during the last sixteen years, and after charging rental, labour, and 4 per cent. on the working capital of the farm, it had paid into the pocket of the farmer he knew £3 an acre clear profit. That was good enough to encourage any one to grow wheat, and the figures covered a series of years—not altogether profitable years.

MR. STEELE said his point was that the English farmer under present economical conditions could not compete with Colonials with free rent.

A vote of thanks to the Chairman closed the session.

FIFTH SESSION

THE EARL OF HARROWBY, who presided, spoke at length on the question of small holdings and their equipment. Some of them, he said, had perhaps a feeling that the movement had not progressed as fast as they would have liked. Possibly the Board of Agriculture felt that some County Councils had not taken up the question with that energy and interest which they expected. Speaking of his own county of Staffordshire, he (Earl Harrowby) thought they had done well and had done their duty. There were two classes of small holdings which he should like to touch upon that morning. There were the County Council small holdings and there were the small holdings created by the landlords. They all knew that if they were to ask a man whether he would prefer to rent under a public body or under a private landowner, he would tell them he would prefer to rent under a landowner (hear, hear), for several reasons which were obvious. They all knew the great difficulty the County Council had to contend with was the question of the price of equipment. Landowners could create a small holding far cheaper than a county authority could (hear, hear). What they had to consider that morning was the question how small holdings could be cheapened and how they could be increased. He should like to present a table showing how, to his mind, those small holdings of the County Council could be cheapened. They knew from experience, those of them who were on their County Council's Small Holdings Committee, that the tendency of the County Council was to create too small a holding. They went in rather for small holdings of 10 to 20 acres. Now, he had long advocated that no holdings—that was, grass holdings—should be under 50 acres. He was not going to deal that morning with land near the large centres of population, but rather with the purely agricultural areas. He thought it was the greatest mistake that they should give a man too little land. They wanted to give him sufficient land to employ his whole time. Ten to 20 acres, to his (his lordship's) mind, was too little or it was too much. He had had a good deal of experience in that direction, and he was altering all his own small holdings and raising the acreage to 50 acres—that was, grass land. Taking the three areas—10, 20, and 50 acres—each of those holdings required a house, and he put that at £300. Some of them might say £300 was too much, but he assured them it was not too much when they included four bedrooms and a dairy. His point was that where a man owned 10, 20, or 50 acres he must have a house at £300. The kernel of the whole question was the buildings. The figures he gave of buildings were not of buildings allowed by the by-laws, but what he had himself erected on his small holdings. In the case of 10 acres £100 was required for buildings, in the case of 20 acres £150, and in the case of 50 acres £250. The cost of this at 5 per cent. for interest and redemption—which was, he believed, the usual rate—amounted to £20 in the case of 10 acres, £22 10s. in the case of 20 acres, and £27 10s. in the case of 50 acres. Further, the additional rents per acre to cover these amounts were 40s., 22s. 6d., and 11s. respectively. Taking the rental value of the land at 30s., the gross rental of the holding per acre was 70s. in the case of 10 acres, 52s. 6d. in the case of 20 acres, and 41s. in the case of 50 acres. That, he thought, proved his point that in the creation of these small holdings the price was prohibitive, and that on a 50-acre basis the small-holder could afford to repay 40s., where he could not afford to pay 70s. for 10 acres. He wished the Congress to pay particular attention to the question of buildings. He wanted them, if they passed a resolution and sent it to the Board of Agriculture, to urge them to have the by-laws altered. When he started, ten or twelve years ago, cutting up his estate into small holdings, he erected rather elaborate buildings of brick and tiles. Those holdings for the first few cost him, for 50 acres, £500. Three years later he brought in a cheaper method, and farm buildings of timber, brick, and tiles cost him £400. Now he thought he had arrived at what really was the right kind of buildings, which cost, for 50 acres, £250—namely, creosoted timber, concrete foundations, and galvanised iron. He had had inspectors down from the Board of Agriculture and they all admitted that they were quite satisfactory, and that the life of the buildings, properly looked after, would be probably seventy years, and the loan was only £35. They told him that he and others should bring pressure to bear upon local authorities to have the old-fashioned by-laws altered, and until they were altered they would not make small holdings a success. The question they had to consider was how to increase small holdings. He felt very strongly, as a landowner, that landowners had not realised what they might do by development (hear, hear). He was not going to talk about large farms away from the market towns and away from the station or the road, but he would deal with those large farms which were fairly near a market town, which had road frontages, and which otherwise were very suitable for cutting up. He had a large farm of about 500 acres near a town, which was badly farmed, partly owing to the fact that the farmer could not get proper labour. And that was a question which he hoped the Congress would carefully consider—the difficulty of getting labour. He did not think the question was appreciated. He came from a dairy county where it was almost impossible to get milkers, especially on Sundays. Farmers paying £500 and £600 a year had to take their own milk to the railway on Sundays and do the milking themselves. That was a problem they would have to tackle—the increasing difficulty of getting labour, more especially Sunday labour, and particularly on large farms near centres of population. He cut up a farm of 500 acres and divided it into three new farms, building three new homesteads. He added 10 or 12 acres to the existing small holdings, and it showed a profit of 11 per cent. When he told them that the old rental was £524, the increased rental £221 7s., that he spent £2,072 on buildings, and that the net result was 11 per cent. profit, they would agree with him that that was a very fair rate of interest. In addition to the extra amount they had the satisfaction of feeling that they were doing good work. They were—he would not say bringing people to the land, but they were keeping people on the land. Another suggestion he wished to make through that Congress to the Board of Agriculture was this. It seemed rather a strange thing that loans should be made direct to landlords to build cottages and to build farmhouses. That was done according to the by-law. What would be the effect of the by-law if it were properly carried out? It would mean an enormous number of cottages in the country would be closed, and if they were closed what happened to those people? They drifted to the town. His suggestion to the Congress was that they should agitate to get loans made to landlords who were willing to build cottages and improve their cottages. The difficulty about the loans was that they had to get a definite loan for a definite period of, he thought, thirty years. Landlords, as a rule, were a fair class. There were landlords who were willing to improve their property. It was the small landowners whom the Government should assist in that work. If that could be done and if—presuming the security was good—they would lend landowners money to build cottages and improve their homesteads, he (Lord Harrowby) was sure it would do a great deal of good (applause).

THE EQUIPMENT OF SMALL HOLDINGS

BY HENRY T. TATE

THE equipment of small holdings is undoubtedly one of the most important matters arising out of the administration of the Small Holdings and Allotments Act, 1908, as unless a tenant has the necessary housing accommodation for his family and stock within a reasonable distance of his holding, he is always working at a great disadvantage.

Section 8 (1) and (2) of the above-named Act reads :—

"A County Council may, if they think fit, before sale or letting, adapt for small holdings any land acquired by them for that purpose, by dividing and fencing it, making occupation roads, and executing any other works, such as works for the provision of drainage or water supply, which can in the opinion of the Council be more economically and efficiently executed for the land as a whole.

"A County Council may also, if they think fit, as part of the agreement for the sale or letting of a small holding, adapt the land for a small holding by erecting thereon such buildings, or making such adaptations of existing buildings, as in their opinion are required for the due occupation of the holding, and cannot be made by the purchaser or tenant."

Section 7 (3) reads :—

"A County Council shall not acquire land for small holdings save at such price or rent that in the opinion of the Council, all expenses incurred by the Council in relation to the land will be recouped out of the purchase money for the land sold by the Council, or in the case of land let out of the rent, and the Council shall fix the purchase money or rent at such reasonable amount as will, in their opinion, guard them against loss."

Section 9 (1) reads :—

"A County Council shall apportion the total cost of the acquisition of the land, and of any adaptation thereof, among the several holdings in such manner as seems just."

From these sections it will be seen that the whole question of equipment really resolves itself into one of finance, as unless a council are reasonably certain that the cost of equipment can be recouped out of the rents charged to the tenants they are forbidden to take the land. It is necessary for them to carefully consider not only whether the necessary rents can be obtained at the present time, but whether they are likely to be able to maintain such rents until the loans are paid off. Of course no council can be certain on this point, as seasons and prices vary so much that what may be a very cheap holding in a particular year may in the following year be dear at a much reduced rent.

As the tenant is required to pay off the annual charge for interest and sinking fund on any money spent on equipment, I think it is only fair to him that the loans should be granted for as long a period as the works can be fairly expected to last, and in this connection I think no serious fault can be found with the fifty years granted for new brick and tiled or slated buildings, nor with most of the other periods granted by the Local Government Board, the chief exceptions being creosoted buildings (without brick foundations) and creosoted fencing, for which they only grant fifteen years, which involves an annual charge of £8 13s. 8d. per cent.

I think most people with any experience of this class of buildings and fencing will agree that this period is much too short, in fact, I think twenty-five years would be a much fairer and quite safe period to grant. If this period were granted the annual charge would be £6 1s. 4d. per cent. and, as in most schemes some temporary buildings and a large amount of fencing is required, the saving in rent would be considerable.

Equipment is generally understood to mean the provision of house, buildings, water supply, roads, fencing, etc.; but to my mind the first essential part of the equipment of any holding is a suitable tenant—a man used to hard work, with the necessary capabilities and experience preferably on a class of land similar to that for which he applies, and also possessed of sufficient capital to enable him to properly stock and work the holding; and on this point I may say I consider a tenant, generally speaking, should have capital in stock and cash equal to four years' rent of the holding for which he applies, *e.g.*, an applicant for a 50-acre holding let at 32s. an acre, *i.e.*, £80 per annum, should have a capital of £320. This basis can only be taken where the tenant proposes to manage his holding on usual farming system, as if he intends to use it for market gardening or other purposes he requires considerably more capital. He should also have a good wife, preferably brought up on a farm, used to hard work, capable of looking after the house and poultry, and also milking the cows, feeding calves, and doing other similar work, in fact, the value of a good wife to a smallholder can hardly be over-estimated, and the proportion of the rent that she can earn is certainly considerable.

In dealing with the erection of buildings, &c., the council must be careful to erect only such as are likely to be of use to the holding for, at any rate, the number of years for which the loan is granted ; and they should insist that any buildings of a temporary character, or to suit the convenience of a particular tenant, and which may not be of any use to his successor, should be erected by the tenant himself. The council should also bear in mind that as the conditions of farming are constantly changing the buildings they erect should, as far as possible, be of such a character as will allow of the necessary alterations to meet the changed conditions being carried out at a reasonable cost.

It is found that if it is necessary to fully equip a holding the land itself must be of good quality, otherwise the extra rent necessary to recoup the cost of equipment makes the rent prohibitive. Land which has a rental value of 15s. an acre is usually found to be too dear when the costs of equipment, amounting to from 10s. to 15s. an acre are added, whereas land with a rental value of 30s. an acre will in most cases bear the extra rent.

In the following notes I have endeavoured to deal with the main points that arise in the erection of buildings, &c.; but as I am quite aware of the various conditions under which farm work is carried on in various parts of the country, I do not claim that the amount of buildings required or the arrangement thereof is suitable for all districts, and the plans which I have with me are not claimed as perfect, but are merely shown to illustrate points in my paper.

The first point for consideration in dealing with any item of equipment is undoubtedly that of cost—"What can we afford to spend so that the tenant will have the accommodation required and be able to pay the necessary extra rent?" As the tenant has also to pay the charges for repairs, I think a council is well advised to erect substantial buildings in the first instance, as they thereby get a longer period of loan and also reduce the annual cost of repairs. The Local Government Board will grant loans on brick and tiled buildings for fifty years, involving an annual charge for interest (at 3½ per cent.) and sinking fund of £4 5s. 3d. per cent., whereas for creosoted wood buildings on brick or concrete foundations the period allowed is only twenty years, involving a charge of £7 0s. 9d. per cent., so that for each £100 spent on brick buildings only £60 can be spent on wood buildings at the same annual charge; and I consider that in most parts of the country a better set of buildings can be provided in brick for £300 than can be done in wood on brick foundations for £180. The brick buildings certainly look better than wood ones, and the cost of repairs is usually less. I think county councils should erect buildings that will be considered worthy of a public body and not liable to the criticism that, if those are the buildings the council erect, no man need wish to be one of their tenants.

Several of the holdings let by a council are what are termed "accommodation holdings," *i.e.*, land let to a man who will work it as an auxiliary to his ordinary employment; and as he is usually provided with a house and buildings in the adjoining village, his request is generally for a shed or hovel for shelter. A creosoted wood shed about 20 ft. × 13 ft. × 7½ ft. high at eaves, with open front, can be erected for about £20, loan for fifteen years, annual repayment £1 14s. 9d. This class of shed can easily be removed to any other holding if required. A similar building, with cowhouse for four, loose-box and fodder-house about 35 ft. × 14 ft., can be erected for about £50, annual repayment £4 6s. 10d.

The usual difficulty that faces a council on acquiring a property is what to do with the existing house and buildings, which are in most cases much too large for one 50-acre holding, and which need considerable alterations in order to make them suitable for two or more tenants. In all cases I think it desirable that as few structural alterations as possible should be made so that the holdings have separate buildings, stackyard, foldyard, and a private backyard at the house, and, if at all possible, without incurring heavy expenditure a separate roadway should be made to each holding. Provision should in all cases be made to enable the tenants to keep their poultry separate, and it is usually necessary to erect a fence of wire-netting 6 ft. high to ensure this. Tenants who are good neighbours at the commencement are not always certain to remain so, in fact, I know from experience that they fall out over (in some cases) the merest trifle. I think a lot of the trouble between tenants of adjoining holdings would be avoided if they would ask the agent before taking the holding what it was intended to do in the way of altering existing buildings. In some cases it is almost as expensive to adapt an old homestead for two tenants as to build a new one, but even then I think it advisable to do it, as it is unfair to saddle a tenant with an enormous house and buildings for a large portion of which he has no use and which are always a source of cost to him, and the erection of a new homestead only adds to the annual cost of upkeep.

The most important item of equipment is undoubtedly the erection of a new homestead, as in this case great care must be taken that the tenant has a satisfactory house and all the buildings that he can reasonably require for the proper working of his holding, and also that they are erected in the most convenient form and at as reasonable a cost as possible. However careful one may be, the cost of such equipment is always a large item spread over a comparatively small area, and it is undoubtedly this fact which has prevented landlords in the past from creating small holdings with homesteads attached.

I may mention here that if any amendment is proposed in the Small Holdings and Allotments Act, 1908, I think the maximum area should be increased to 70 or 80 acres, as it is found that a house suitable for 50 acres is good enough for 80 acres, and very few extra buildings are required. If we take the cost of a good homestead at £700, the annual charge is £29 16s. 9d. on a 50-acre holding; this works out at about 12s. an acre An extra £100 would provide any additional accommodation required for 80 acres, making the annual charge £34 2s., or 8s. 6d. an acre—a considerable saving further increased when we consider that the cost of upkeep to the tenant and to the council practically remain the same.

In erecting a new homestead, the first point to settle is the site, and several matters in connection with this require to be carefully considered. If possible, it should have a dry, healthy soil, with a slight southern slope, and should be near to a good water supply and road and allow of easy drainage. On all holdings, I think, the site should be chosen in the grassland or near thereto, so as to allow the cattle or stock to be turned out direct from the buildings and the poultry to be kept near the house. In holdings mostly arable the site should be as near the centre as possible, so as to save excessive carting.

I only propose to deal with a homestead for about 50 acres, as unless the land is of exceptionally good quality it is usually found to be too expensive to erect one on a smaller area. In the plans I have here—which are copies of some in course of erection by the East Riding County Council—I have designed them for 50-acre holdings, about 10 or 12 acres grass, the remainder being worked chiefly on the five-course system.

The house is arranged into a rectangular plan, and the buildings on three sides of a rectangle, this being the cheapest type of plan. The house and foldyard face south. In a house for a small-holder it is necessary that he should have a good kitchen, as it is the living-room where all meals are taken and where the family spend their evenings ; it should therefore be the largest room in the house and should have a good cooking-range and dresser. I know a great many people are much averse to providing a sitting-room or parlour, as they say they are seldom used, except as a storeroom for the framed funeral cards of past relatives, the family Bible, and usually a bicycle. I think this does not apply to the better class of tenants, who always appreciate a parlour ; and I think the agent who does not provide one is seeking trouble, and it is difficult to provide ample bedrooms without one. If one is made, it should be of sufficient size so that it can be used. The kitchen and sitting-room face south, and the windows in the kitchen command a view of all traffic. The scullery, pantry, and dairy face north, the dairy being entered from the covered yard, thus avoiding the possibility of steam or heat entering from the house. The scullery has a good sink, a large range, with a set-pot in the same. Stone shelving is fixed round the dairy, and ample wood shelving and hooks in the scullery and pantry. The coal-place is conveniently situate near the back door, and the sanitary pan in the privy can be emptied from the foldyard. Four bedrooms are shown, but, if required, Nos. 1 and 2 could be thrown together to form one large room. All the bedrooms are partly formed in the roof, and two of them have fireplaces ; and a large clothes cupboard is formed over the stairs. Water is laid on to the house from the district mains.

The buildings consist of pigsty facing south, loose-box, cowhouse for six and two calf-boxes, arranged so that access can be had from the house for milking purposes and from the foldyard for cleansing and feeding ; cattle-shed facing south, barn, with granary over, situate in the centre of the block, so that the labour in feeding may be minimised as far as possible, and, being placed at the north-east corner of the buildings, will afford shelter to the foldyard; stable of double and single stalls, and two-bay cart-shed. The barn, stable, and cart-shed open on to the stackyard. It is probable that except at the busy periods of the year only two horses would be kept, and the single stall could then be used for chaff, &c. Plenty of room is left behind the stalls for harness-pegs and corn-chest, and the stall division is hinged to swing back to the manger to allow the stable to be used as a large box if required. The foldyard is well protected from all the cold winds by the buildings, and is kept as compact as possible. A portable poultry-house is provided, so that it can be placed in any of the fields if required. The south end of the pigsty is carried up as a gable, so as to allow for future extension.

The walls to the house are 11 in. hollow, and to buildings 9 in. solid, of local bricks, all corners in buildings being of bull-nosed bricks; the house roof is covered with flat tiles, and the buildings roof with pantiles, all of local manufacture. The sitting-room floor is boarded. Kitchen and pantry floor 1½-in. tiles on cement concrete; scullery, dairy, yard, &c., 4-in. cement concrete. A 9-in. cement skirting is put to scullery and dairy, and four courses of white glazed bricks over dairy shelves and sink. The doors are panelled, windows, sliding sashes, all walls and ceilings plastered. The floors to cart- and cattle-sheds are well-rammed clay; 4 ft. in front of the cowhouse manger is paved with brick on edge, the remainder of the floor and also all other floors being formed in cement concrete. The cowhouse manger is formed in concrete, and the walls at the back of the same and also round the pigsty and granary are rendered in cement. Large air bricks are placed in the walls, and the ridge tiles are raised for ventilation, and glass tiles are placed in the roof. All the doors for the stock are 7 ft. × 4 ft., with 1½-in. ledges, and braces hung in two halves, and all the ironwork is blacksmith-made. The windows are "hit-and-miss," with top portion glazed and hung to open inwards. The foldyard fence and doors are creosoted, boarded 6 ft. high. The house and all the buildings are spouted, and the water is collected into a rain-water tank for the house, with a pump near the back door, and also into large tanks in the foldyard and stackyard, the overflows being connected to the land drains.

The house cost £340 = 5d. per cubic foot, and the buildings £340 = 3d. per cubic foot; the total cost of £680 being borrowed for fifty years, the annual payment of interest and sinking fund being £29 = 11s. 7d. per acre. These buildings are probably the maximum that will usually be required for a 50-acre holding, and in most counties some portions could doubtless be eliminated. Some of you may consider the cost to be excessive, but I may say the homesteads are erected in an urban district where the Model Byelaws are in force.

Other items of equipment, such as fencing, water supply, and road-making, have also to be carefully considered, but the time at my disposal prevents me from dealing with these in this paper.

DISCUSSION.

MISS CONSTANCE COCHRANE said her experience of small holdings had extended over twenty years on arable, heavy clay land, in four villages four miles from a station. Out of the nine holders who started during that period five of them failed and four had succeeded. Three of them were about the best tenants that the landlords who granted this land had. Those who had failed had probably cost him a great deal of money. To her mind it was more a question of the character of the holders than of the crops they had grown. With regard to the question of equipment, the first item for a successful small holding was a good, industrious, hard-working man. The wife she took for granted, because there were plenty of good women if the men knew how to choose them. The next most important matter to her mind was that the homestead should be on or as near as possible to the holding and the road. This Act and the Old Age Pensions Act made the question of the labourers' cottages more difficult. She was quite sure the young men of the present day were not going to walk a mile or two from their cottages to their holdings as their grandfathers were willing to do. It was a wonder how the men who had not their cottages on their holdings got on with their work. They went away early in the morning and had not time to go home for dinner, and if a pig was ill they had to stay all night near the animal. Nor was there any opportunity of the women helping. She sincerely asked that that question might be considered in connection with small holdings. She believed the man who made up his mind and worked hard on a small holding was rewarded by the feeling of independence and freedom he got. It lifted him altogether into a higher sphere than the man who worked like a machine. It gave him what he wanted—character and independence of character. She thought the small-holder wanted more bedrooms than the labourer in the village, because in the latter case the older children went into the world, but in the case of the small-holder many of his children would stop at home. Therefore four bedrooms were necessary. She should like to see all the small-holders who went on the land independently, given the same advantage as the grouped holders in the way of credit. It was unfair that he should be left out. As to co-operation, they would have to work the isolated country people up to it before they would stand any co-operation, because they were so suspicious. Of the nine holders of whom she had been speaking, three were admirable men. They were teetotallers. They had not become rich men, but ranked with the better people in the village. She brought four of the men up to the Congress the previous day. Of the five who failed, one was a gentleman's butler, who knew nothing about land and was too obstinate to be told. Another was a man about the public-house, careless and slovenly: he did not marry the right woman. Another man was not very strong himself and left the work to hirelings. The man who was a small-holder must never be away from the holding if he was to make it succeed. Another man, who had worked fairly well, broke down in health and none of his sons cared to carry the work on.

MR. CHRISTOPHER TURNOR hoped the delegates would keep general considerations before them. The size of the buildings must vary in the case of grass land and arable land. He would like the line upon which the County Councils were to develop small holdings considered. He believed the colony system was the right way of developing the small holding movement. He thought County Councils were rather afraid of tackling the colony system. They had in many cases rather followed the line of least resistance, and had given 10 to 50 acres to men scattered about, often to men who had 10 to 20 acres in their own villages. These men wanted to increase their holdings. It might also serve the excellent purpose of getting these men's sons on to the land by giving them a sufficient area for the sons as well as the father. The best system he had seen was at Ledsham in Cheshire. They were the first to start a colony of 1,000 acres. It had been a remarkable experiment and they had developed their holdings on an average of £250 for a cottage and £250 for buildings. The next point was the question of permanent or temporary buildings—or so-called temporary buildings. Before considering that they should realise that agriculture was in a period of transition, and he thought it was not desirable to spend more money than was necessary in buildings. The cottage, of course, must be a good one. But he was talking of buildings. They must provide buildings that met the requirements, and no more than met the requirements. He for one felt very strongly that the tarred or creosoted building on concrete foundation was a most excellent type. On his own estate he had come across wooden buildings that had been up 70 years, and were in excellent condition now. The cost of upkeep had not been excessive. The tenant had done the tarring, which was very necessary. If the Local Government Board would extend their loans for that type of building to 30 or even 40 years a great deal of good would result, and they would be able to cheapen the equipment of the small-holder. He thought the small-holder should be encouraged to do as much equipment for himself as possible. After all he could equip himself more cheaply than any County Council, and it made him rely upon his own efforts. At Sutton Bridge they would see men building their equipment on five acres, and it was astonishing how much some of them could build. The County Council could not have put them up for £50 or £60. The men had done it in their spare time and it cost them next to nothing. But he did not think that was to be encouraged on larger holdings. He felt 50 acres should be the limit for the small holding. In England the tendency was for a man to take too big a farm. They had to see that men did not over-capitalise.

MRS. ROLAND WILKINS thought in a great many parts of the country the question of equipment was going to make small holdings more or less of a failure. It was not altogether a question of finance.. They wanted to put up buildings that would allow of elasticity and for the changes that would inevitably come. County Councils rather thought they must not put up buildings that would be a disgrace to the county. There was not very much in the question of the cost of permanent and temporary buildings. The speaker said she would like to move the following resolution: "That in view of the transitional state of agriculture at the present time, and the need of new experiments in equipment, it is more important, if the terms for loans are to be made easier, that this should be done where necessary in respect of buildings of an inexpensive character than in respect of more permanent brick and tile buildings." She could not agree with the Chairman when he said all holdings ought to be not less than 50 acres. The Small Holdings Act was intended to help the small man. Fifty acres in one county might be the best size, but in a great many parts of the country it meant they would not be able to get a very large increase of small-holders. The difficulty of lack of labour would be relieved by small men working part time on the farms. She wanted to keep the people on the land, not to take them there. There were only a limited number of people who had capital to farm 50 acres. She did not know how Mr. Tate reconciled his statements when he said the buildings should be of such a character that they might be altered, and yet he advocated permanent buildings. In certain holdings the wife was as important as the man, but it was hard for her to do the hard work of the holding and bring up a small family at the same time. The most important thing they had to consider at that early stage was the question as to how much the tenants should be encouraged to spend upon their own buildings, and as to whether they should be permanent or temporary.

MR. E. RAWLENCE (Salisbury) said he would second the resolution if it provided that the by-laws should be modified accordingly. Proceeding, the speaker said in establishing small holdings they must be careful to provide work for the men. He agreed with the Chairman that 50 acres was about the right area. The question of the cost of equipment was the rock on which small holdings were to be made or marred (hear, hear). There was no elasticity about the by-laws, which were being made more stringent. They must get them altered if they were to have cheap buildings. If co-operation were to succeed they must have colonies. In fact, small holdings all over the country had no more adhesive power than peas. But strong colonies, with co-operative works, with fruit storings, and drying and storing, would expand. If all those processes were done in a colony, they would make work all round, and in that direction small holdings would succeed.

MR. OSMOND-SMITH (Glamorgan) emphasised the importance of getting the right men. But in a large number of cases the Councils were not equipping the holdings with buildings. He did not see how it was possible to get the people on the land unless they solved the question of the housing accommodation for them, and to do that they must charge an economic rent (hear, hear). In the case of his county they provided in almost every instance equipped holdings purely and simply. The difficulties under these conditions were that in Glamorgan they had to pay 30 years' purchase for land, and a great deal of the land averaged £50 per acre. The Council thought the best way, where the tenant was not paying the sinking fund, was for the property to be given back in 50 years. One or two other counties were following that example. It would be a material help if that were done. He was asked to put to the Congress the suggestion that the rate of interest in England and Wales for small holdings should be the same as that granted to Ireland (hear, hear). The difference made between 3 per cent. and 3½ per cent. was that in the former case the rent worked out at 42s. and in the latter case at 37s. 6d., a difference of 5s. 6d. He thought the time had arrived when pressure should be brought to bear on the State to make rents economic. He was surprised to hear Mr. Tate say that 50 years was a sufficient term for a brick and slate building. If they extended a loan over 80 years, they were paying more in the long run. It was hard that the first man should have to pay the whole. He (the speaker) would suggest that the period of compulsory borrowings might be extended to 50 years, which would mean ¾ per cent. saved on the sinking fund. He supported what the Chairman said about giving loans to private landowners and keeping the people on the land. Paraphrasing Mr. Jesse Collings, the speaker thought they should start the cry "five acres and a house" and get the land for the labouring classes on the same terms as were given to Ireland. The question was a national one and he resented it being treated as political.

MR. WILSON JONES (Montgomeryshire) held that the size of the holding should depend upon the quality of the land. He hoped the Act would be amended so that they could have 70 or 80 or even 90 acres. Near large populations it was easier for a man on 15 acres to get a living than in Montgomeryshire on 70 acres. As far as the counties were concerned, both political parties should work together to get the best results from the Act. The speaker urged the reduction of the rate of interest from 3½ to 3 per cent., and the alteration of the by-laws, and hoped for a little better work between two Government departments—the Board of Agriculture and the Local Government Board.

MR. WILLIAM HALL (Shrewsbury) said the difficulty of small holdings under the Act was one of finance, and the principal item in the matter was the cost of equipment as affecting the rent. It was generally admitted that the loans of the County Councils for small holdings were high. He was glad to say the small holdings movement was already a partial success; but if it was to be a thorough success the question all round must be seriously tackled—the cost of equipment, sinking fund, &c. Small holdings under the Act were handicapped at the present time by being subjected to the maximum amount of fixed charges from the very moment of their inception. They had loans for fencing for 15 years, loans on creosoted buildings for 20 years, and loans for permanent buildings for 50 years. Had it occurred to them what would happen in 50 years? They all acknowledged the life of a creosoted building was more than 15 years. The item of fencing was a serious one, and the interest and sinking fund on any particular scheme was a large item, amounting to several shillings per acre. At the end of fifteen years that would fall in. What would be the position of the County Council then? They were told that should be taken as an insurance against the loss that might occur. He ventured to think they had got beyond that. Small holdings were a success, and there was no doubt that at the end of fifteen years they would have a considerable sum to deal with. Private owners did not lump on the scheme in the first year the whole of the charge, but charged an average sum of 5 or 6 per cent. There was some reduction for loans in the first year, possibly, which helped it over its most difficult point. He asked that the committees of the Councils should view with a little more sympathy the small holdings movement, and that they should realise that, apart from the fact that in eighty years there would be accumulated property of considerable value, there was already a large increase in the rateable value in county and rural districts in consequence of the small holdings, which was of very great present benefit to the ratepayers. Therefore they should consider whether it was not possible to reduce the fixed charges and to average the fixed charges over the whole scheme, so that the rents might be on a lower basis at the inception. He should like to move the following resolution: "That this Congress strongly advocates the employment of the colony system in the development of small holdings, and would respectfully urge upon the County Councils the need to bestow the fullest attention to this side of their development."

MR. C. R. HARDING took it that one of the most important objects of the Small Holdings

Act was to give agricultural labourers the opportunity of acquiring small holdings. It was obvious, however, that they could not be expected to take a fifty-acre holding right off. It was a very important part of the work of the County Council to provide small holdings of from 5 acres to 50 acres. Having regard to the want of capital in many districts, it would be possible to raise the limit for small holdings. With regard to cottages and homesteads, one of the great difficulties handicapping people in the country was that they could not get cottages; they could not be provided to be let at an economic rent. Many of the cottages people lived in in the country were a disgrace. In that matter the State might well put its hands in its pockets. With regard to the planning of cottages, he agreed that a parlour was necessary. They wanted to give the people a "home." With regard to the sinking fund, if the State or the County Council paid that on buildings, it would help them even more than paying it on the land. That might be considered at the same time as the question of lengthening the loan, to which he agreed. In the past sufficient difference had not been made between by-laws in a rural district and by-laws in an urban district. From what he heard that day, they were in danger of going to the other extreme and condemning by-laws out and out.

MR. W. M. TOD (Basingstoke) said before considering how they should equip the small holding they should decide first what the man was going to do with the land. What was he going to produce? If buildings were put up to suit a man growing asparagus, how would they suit a dairy farmer? In Bedfordshire they had a huge colony of small-holders who had sprung up naturally The reason was there was land which a few years ago was let to farmers at £1 an acre to grow turnips and barley. Thirty years ago a man came into the district and started growing potatoes and cabbages. He made such a success of it that others followed suit. There were now 10,000 acres under potatoes and cabbages, and the land was worth and made £4 an acre. What those men wanted was decent houses to live in, a stable for one or two horses, a good big shed for their carts and tools, and a shed where they could store potatoes and cabbages. But no more. In Lancashire the men wanted a cow-shed that would hold nearly a cow to the acre —22 cows on 30 acres. So they could not draw any hard-and-fast rules. They wanted the cheapest form of buildings that would last thirty, forty, or fifty years. The question of rent had nothing to do with the success of a holding ; the question was, What was the man going to do with it?

MR. D. A. GIBSON (Cumberland) regretted the fact that small holdings in Cumberland were being made bigger, and so wiped out of existence. If the movement was to be a success it must be a national and not a political movement ; it had already suffered from political prejudice. Fifty acres was a very limited area on which to erect a house and buildings. It had been said, let them help the small man ; but it would be doing him an injury to place him on the land and not provide him with the best possible conditions. For a County Council to buy 500 acres and split it into ten holdings, by the time they bought their land and homesteads they would have to charge the tenant so much rent that it would be impossible for him to pay it. He would like to see small holdings of 60 or 70 and up to 100 acres. It was essential to get good land, and something wanted to be done in regard to the by-laws. It was ridiculous to talk about 50 years being the life of a creosoted fence. It was most important that the County Council should pay the sinking fund and the tenant the interest. At present a succession of tenants bought the land, the buildings, and the holding outright, over a period of 80 years, and yet at the end of that period the whole was the property of the County Council. There was something radically wrong in that.

MR. TAYLOR (Norfolk) thought it was a dangerous precedent to give the County Council to understand that they might ask applicants to put up buildings. He himself had been handicapped because his capital was locked up in buildings. In Norfolk they were not prepared for the colony scheme. Petty jealousies would have to be wiped out before they could ask the men to co-operate. Buildings of the strongest character consistent with financial requirements should be put up. The Congress should understand that it was their duty first of all to assist the men who needed their assistance most.

MR. F. D. WELCH would like to see a colony formed in one of the southern counties consisting of 1 to 5 acre holdings for fruit-growing either in the open or under glass, and in combination with vegetables. He was sure there were a great many people willing to join such a colony. If the right men were chosen such a colony would succeed.

MR. S. N. JONES (Newport, Mon.) thought

it would be unwise for the Congress to interfere with the work of the Urban District Councils and other Councils in passing by-laws. The first thing was to have healthy men and women. In his county the question of the water supply was a difficulty, and the cost was almost equal to that of the buildings. They were experimenting with a colony of 1,000 acres. Some 60 per cent. of their people were smallholders. The County Council had undertaken to give advice and education in the matter of agriculture, and the result was that the value of the produce increased. He wished to move the following resolution at the next meeting of members: "(1) That the rate of interest on loans for small holdings should be reduced to 3 per cent. instead of 3½ per cent. as at present. (2) That the terms of loans for permanent buildings should be extended from 50 to 80 years. (3) That the period of compulsory hiring should be extended from 35 to 50 years."

MR. FAWKES agreed with Lord Harrowby in regard to increasing the acreage beyond 50. An Act of this sort which laid down a hard-and-fast rule as to loans was often awkward to manage. The more elasticity they had the better. In the West Riding the Committee put up buildings to suit the requirements of the business for which the holding was to be used. He knew fifty or sixty cottages which had been small holdings in their time, and he thought in such cases they should try and get the people back. The way to do that was to regulate the size of the farms. The most difficult farm in most counties was the 100-acre farm, because there were so many men who had sufficient capital to take it. There was no greater curse than to have a farm put out to tender which had fifty men competing for it. They would ruin themselves in trying to get it. Their object in the West Riding was to get as many 50 acres as they could, because they were not allowed to go further. They would like to fix men with 70 or 90 acres. In the matter of cottages, they provided four bedrooms. Their experience with 5 or 6 acres had been a success.

MR. WATTS said he had had to do with a score of small-holders, and not one had asked to have a house built on the land. It was leasehold property. The first thing they considered was, "What will it cost, what will the County Council charge, and shall we be able to make it pay?" He agreed with a good house, but it should not be too good. Many of the buildings for farm purposes were as good temporary as otherwise. Outbuildings should be such as a tenant wanted to use. Otherwise there was waste. A man well up in agriculture was equal to any mechanic.

MR. C. RODEN BUXTON, M.P., said that in Norfolk there were a number of co-operative land associations going on successfully. The system had immense advantages. If they could organise co-operation in the colony, even in respect of transport, they put themselves in the position of utilising land at a considerable distance from a market. An estate some distance from a town could be used for a colony, whereas it might not be suitable for an individual. He would not like it to go forth from that Congress that they were, as a whole, in favour of State loans to landlords. He would like to express the contrary view strongly. He could hardly conceive that the country would agree to give State loans to landlords to build their houses which they had been pulling down. The feeling of landlords in the matter of small holdings was largely due to custom and prejudice. Landlords like Lord Harrowby were just the people who did not need the loans. There were two alternatives. One to grant money on better terms, or to grant subsidies to the local authorities. The other was to tackle straight away the wages of the agricultural labourers.

MR. JONES'S resolution was then put and carried unanimously.

MRS. WILKINS'S resolution was also carried.

MR. F. H. OSMOND-SMITH then moved: "To recommend to the Local Government Board that in order to avoid the unnecessary complications which arise when a small-holding tenant, in order to obtain any increase of equipment, is forced to give a spurious notice so as to create a technically new tenancy, such formality should not in the future be insisted upon."

This was carried.

MR. HALL'S resolution, in favour of the colony system, was then put and carried.

MR. JONES proposed that a deputation should go to the Board of Agriculture.

MR. CHRISTOPHER TURNOR suggested that this question should be referred to the General Committee of the Congress, which would have several things to consider. A précis of the report, he thought, should be sent to every Government department. Then they could arrange about the deputation, which, he thought, should take place.

This was agreed to by the Congress.

ALDERMAN PARRY moved a vote of thanks to Lord Harrowby for presiding, and this was carried unanimously.

The Congress then stood adjourned.

SIXTH SESSION

DR. WILLIAM HODGSON (Vice-Chairman of the Cheshire County Council and Chairman of the Cheshire Education Committee) presided, the subject for discussion being "Education in its Relation to the Small-holder."

THE CHAIRMAN said that the concluding meeting of that very important Congress fitly dealt with what was perhaps the most important subject in relation to the extension of small holdings in this country. During preceding meetings there had been considerable discussion on matters of the greatest importance, not the least being the necessity of capital in connection with the working of land anywhere, but that was neither the first nor the last word in connection with the small-holder. That afternoon's subject was probably the most important of all, viz., the suitability of the small-holder for the working of his small holding (hear, hear). Education was of the greatest importance in every department of life, and in no circumstances was it of greater importance than in agricultural life. Fortunately, everywhere in this country education authorities were fully alive to the necessity of preparing a more suitable atmosphere for the development of people in agricultural pursuits. All the day schools were getting permeated with a rural atmosphere ; care was being taken more or less all over the country—in some counties more than in others—to choose suitable teachers who would be able to give the proper atmosphere to the school, with a view of cultivating interest in rural matters. Nature-study was perhaps the basis everywhere, but more than that it was interesting to find the possession of a portion of land by some of the schoolmasters in order that they might be able to supply a school garden, and in some cases the school garden was attached to the school by the authority. That was all a gain in every respect ; the care being taken for the preparation of teachers was exceedingly important. A number of counties were now preparing teachers by holding special holiday courses in agricultural colleges, in order that they might acquire some more extensive knowledge which might be put to some practical use in school-life, while the holding of Saturday classes was another step in the right direction. The rural teacher must necessarily form a very important part of all education in connection with rural pursuits. Unless the atmosphere began at the commencement of educational life, and was continued through it, they could not hope to attract the intelligent of young people in country districts. He did not intend to travel over the whole range of the subject, which would be dealt with by the various speakers, though it was nice to be able to browse on the tender herbage to be cropped by subsequent speakers. But there were one or two things he would like to say. The formation of technical classes probably was found to be the most difficult matter in connection with continuation work, simply because of the difficulty of providing teachers. Probably some one would allude to that difficulty during the afternoon. The only way of providing teachers seemed, to those who had tried to provide such teachers so as to form groups of courses in different parts of rural districts—the only easy, practicable and quick way, was to prepare the day-school teachers, so far as they were suitable for such preparation. It might be that they were not likely to have the extensive knowledge which it was desirable should be possessed by the teachers who had to hold those classes. The supplementary assistance of experts from agricultural colleges no doubt was of great importance, but it was also important that elementary classes should be formed as quickly as possible in good centres in order that some work of a satisfactory character might be done in the way of continuation classes. The continuation school had practically been solved in the towns; it had not been attempted on an adequate scale in the country, and the time had arrived when that must be taken up more largely by education authorities. He would explain what had been found in some counties the readiest way of starting such courses. He most cordially welcomed the Circular 778 which had been issued by the Board of Education for the formation and equipment of farm institutes. He hailed with delight a step of that character, though perhaps it was not an institute that would satisfy a great many as being one which would give extensive knowledge and research in agricultural matters, but it would give practical information of an adequate character in short courses to those already on the land or to those about to enter into possession of it. He therefore looked to that scheme with a very great deal of hope. If it could only be taken up and worked properly, he thought they would be likely soon to see fruitful results. Nothing could be said too strongly in commendation of the great work done by the Central Agricultural Colleges in this country, particularly where they were engaged in two directions—first, in the dissemination of practical information to the farmer, and secondly, in the engagement in special research work that might have practical influence in the solution of difficulties which perplex farmers to-day. The advice to the farmer was of the greatest importance. He knew one of these colleges was getting hundreds of applications from farmers living near that college, asking all sorts of questions about their difficulties, about pests which affect them, about failures of manures and crops, and the difficulties of soil and things that do not do what was expected of them. The work many colleges were doing in giving practical advice to farmers in that way was worthy of the highest commendation. Research work was essentially a work which must be developed. The reason why results did not happen must be possible of solution. Remarkable discoveries had been made from time to time by those working in the agricultural colleges, and they were hopeful that with a more widely developed expert staff in every direction, they would very soon see many things which now puzzled and perplexed expert agriculturists disappear with the knowledge of remedies which were easily available. What they were all convinced of was this—that these questions, fortunately so full of interest, obtained discussion in every county, almost in every village and town—the question of allotments and small holdings was almost every day under discussion, and that was all to the good. The question was riper for treatment—wider treatment—than it had ever been previously. There was room for more people on the land, but there was no room for the ignorant holder of land. Ignorance had always been the parent of failure and poverty in everything. Education was the secret of success in every industry, and especially was it so in connection with agriculture. They wanted to multiply all necessary channels of information, and, as far as might be necessary, also to improve them. They wanted teachers badly, more of them, and of the right quality. They wanted schools or institutes wherever there might be a chance of successfully providing them ; classes should be held in every direction where an adequate group of teachers might be formed to secure a sufficient number of students. Let them have experiments on the land as to manures, stocks, plants, and all the rest of it—all were wanted ; and he was sure that the subject they had before them that afternoon was the one in which they would probably find the very greatest assistance in the solution of the many problems affecting small-holders. What they wanted to see was their rural citizens up to their work, contented with their lot, and enjoying the fruits of their labour (applause).

MR. CHRISTOPHER TURNOR, before reading his paper, said that of late years he had had a good deal of intercourse with the Board of Education, and he could assure the Conference that the Board was most interested in everything connected with education, and particularly that branch of education that would benefit agriculturists. The Board had had its representatives continuously in attendance at those Congress sessions (hear, hear).

RURAL EDUCATION

BY CHRISTOPHER TURNOR

Author of "Land Problems and National Welfare."

IT is not my intention in this paper to deal with this large subject as a whole, but rather to endeavour to confine myself to those aspects of it which are most germane to the main objects of this Conference.

And since this Conference is convened for the purpose of considering questions which especially affect small-holders and small farmers, it is from this point of view that I propose to treat the subject; although, since one cannot altogether make an arbitrary division, it may be necessary incidentally to touch upon the wider aspects of rural education, and indeed of education generally.

For the present purpose it is not so much the higher branches of education that we need to consider but rather the elementary and secondary instruction, including continuation teaching. And I hope in the course of this paper to indicate how, in these—technically speaking—lower branches of education, an effective system can be created, not merely as an avenue to higher education, but as something valuable and fruitful in itself.

It is only right that a very quick and intelligent child should be helped to raise himself (or herself) on the ladder of education. But we must not put the pride we take in the clever child's career before the duty which we owe to the rank and file of children. The most important result of a system of rural education is its effect upon the average child. In rural economy it is the average worker who counts, especially so in the case of the smallholder.

There is a tendency to pay too much attention to the brilliant child, and to make the scholastic path easy for him to the neglect of the standard of the average child. The exceptionally bright child in the country school takes his prizes, wins his scholarship and leaves the country. The school and village are proud of that child, and quite rightly. But, alas ! the state of those less fortunate children is hardly considered at all, the children who drag through their school years just learning to read and write and who have more or less forgotten even those elementary subjects by the time they are sixteen.

They have passed years at school ; much of the nation's money has been spent on them ; and yet they have never been taught to think, they have never been taught to do anything well; their intelligence is often more dead than when their school career began. Any system of education that shows as its result the number of stupid and incapable youths and girls that are to be met with throughout the rural districts of England must stand condemned.

There are, of course, those with inherent incapacity; but far more often is the incapacity due to unsound training. And yet there is a feeling in England—alas all too widespread—that we are over-educating the ordinary child. It is a feeling that has to be reckoned with; especially, for instance, when the ratepayers are confronted with increased expenditure on education. And it is a feeling which is largely justified; for in the past there has been too much stultifying text-book, too little education in the sound and generous sense.

To remedy this—to arrive at a system which will be fully assimilated—and that without reluctance—by the average child, we must, beginning in the lower branches, insist upon giving a prominent place to manual instruction.

And this applies to the girls as well as to the boys. Indeed, let me say at the outset that from an educational point of view I cannot make a distinction. If anything, I am almost tempted, looking back on the greater neglect from which the education of the girls has suffered, to say: "Look after the girls, and the boys will look after themselves."

The keynote of a better system lies in the teacher. In country districts there is not that active sympathy with the teacher that there should be, because the people feel that the teacher has in his turn drawn all his knowledge from books, and is deficient in that everyday knowledge which comes from being able to do things with one's hands, and from close contact with the realities of life. We want more teachers village born and bred and who have received at least their early training in the country. The present tendency to train in centres and colleges has the drawback of keeping out many village youths who in former times would have had their preparation at the village school.

I would in no way disparage our teachers. I think they are a splendid class in town and country alike. I would like, indeed, to have said something on the subject of teachers' salaries, but that is not my immediate point.

The importance of manual instruction is daily attaining wider recognition. The need for it is recognised, and the way to supply that need is by giving our attention to the teachers. In the first place, we must see that the rising generation of teachers have an efficient training in handicraft and the study of nature—for myself I think that manual instruction should be an obligatory subject in the training of all teachers ; and secondly, we must afford the present generation of teachers as great facilities as possible to acquire that knowledge by means of Saturday courses, and holiday centres which might conveniently be developed at pupil teachers' centres.

The Rural Education Conference has recently published its report on the training of teachers. Its recommendations are excellent ; but when it deals with the need for the provision of increased facilities for instruction in rural economy I wish it could have gone a little further. Perhaps the time is hardly ripe for an official body to say it, yet I cannot help wishing that it could have said boldly that all teachers ought to have some training in rural economy. The land of a country, after its people, is the most precious possession that country has ; and therefore every one should have a certain modicum of knowledge about the land and its possibilities, just as every one is supposed to have a modicum of knowledge of geography, history, and so on. Certain general principles relating to land ought to be included in the curriculum of all training colleges. Such instruction would give the town teacher the right attitude towards the land and country life, and it would enable the teacher who chose a country life to specialise the more easily in these subjects.

The development of manual instruction must no longer be regarded as the adding of so many handicraft subjects to the already over-crowded curriculum—as providing a counter attraction to book-work; it must be looked upon as the introduction of that soundest of all principles—teaching from the concrete to the abstract. In short, it is a method. Further, it is a method that can be adopted at once and at very little cost in all our elementary schools. To give a practical example. In the Lindsey division of Lincolnshire manual instruction is being gradually developed in the elementary schools. This year there are fifty schools in Lindsey which for three afternoons in the week are turned wholly into manual instruction schools; this seems to be the only way of managing where the schools are small and funds are not available for building special manual instruction rooms.

Instead of the first attention being given to perfect equipment and arrangement, which would undoubtedly have delayed if it did not actually stop the movement, it was concentrated upon the teacher. Suitably qualified teachers were chosen, the outline of what was desired explained, and full freedom given to the teachers to draw up their own schemes. The teachers have taken up the movement with enthusiasm; they have had to make the best of existing circumstances; there was little money available for equipment, and it has been most interesting and encouraging to note the results.

The children have been roused to a far keener interest in school life. Dullards, impervious to book instruction, have found that they can use their hands cleverly, and their brain has been reached by hand and eye training. And the parents are more interested in what is going on in the school than they have ever been before.

Little exhibitions of the children's work are held in the school, and the surrounding inhabitants have visual evidence of the useful subjects being taught in the schools. The boys learn how to use tools, measure accurately, do practical drawing, and apply it in the light woodwork taught to them on special boards which fit easily on to the ordinary school desk. The girls learn every sort of practical domestic work under conditions similar to those of their own homes. They pickle and preserve the produce from the school garden. The cooking range and utensils are of the simplest kind. Little money has been spent on equipment, which is in consequence far from perfect; but there is educational value in devising ways of overcoming such difficulties. And the danger is avoided of having practical work, and particularly cooking, taught in such ideal surroundings that it either makes the girls dissatisfied with home conditions or at all events turns them out unable to do useful work at home because the cottage conditions are so much simpler and the utensils poorer.

Then again all over England school gardens are increasing, and the nature-study exhibitions now given at nearly all agricultural shows are attracting widespread attention. It is most satisfactory to note the interest they arouse amongst practical farmers ; and this is just what is wanted. In country districts the cultivators of the soil should be interested in what goes on in the school, and school life should be based on country life and draw its inspiration from the surrounding nature. So that by the time a boy leaves school he will be in the condition best calculated to be a real help to his parents, and to do himself justice as he grows to manhood ; thus he will be doing his duty to the country as a wealth-producing unit.

And the same thing applies, *mutatis mutandis*, in the case of the girls. There is nothing more deplorable than the " household helplessness " of the majority of girls in town and country alike. Surely it is our duty first and foremost to see that a girl learns the proper management of a home? It is only on a presupposition of that knowledge that higher education can be justified. And where in the country the knowledge of manual processes required is more and more varied, it is of national importance that such subjects should be well taught. And girls must be taught the "pride of doing," of doing efficient and effective work. So that they may learn to feel that manual work is not degrading, but rather a developing agent, physically, morally, intellectually.

The first great objective is to have every elementary school, whether in town or country, giving effective manual instruction—using that manual instruction as part and parcel of the educational process—in the country accentuating such work as has a bearing on country life, and in town and country alike developing domestic economy for girls.

And though this should be done soon, it should not be done hurriedly. It is a question of making haste slowly. The teacher who is to be trained must be well trained, and no teacher should be allowed to give instruction in handicraft or nature-study until fully qualified to do so. For manual instruction, badly given, is ridiculous, and only complicates the school curriculum without helping to develop the intelligence and increase the child's interest in general school-work.

And teachers will not be successful in teaching children to use their hands unless they are themselves so trained that they can give the lesson, not merely as knowing how to use their hands themselves, but as knowing the full educational value of the process they are teaching, and the part it should play in the development of the child's mind.

Given the right teacher, the rest will follow. Give him a free hand and he will devise the course of manual instruction to which he feels most justice can be done. On these lines it is astonishing how many difficulties will be overcome.

I have called attention to the teacher as the keystone of the whole educational fabric, and the consequent importance of concentrating all efforts on the right training of the coming race of teachers ; and I have laid stress on the necessity of providing Saturday courses and holiday centres for present teachers who feel that they can beneficially increase and supplement their knowledge of special subjects. And I have further insisted upon the need of giving the right type of teacher the fullest opportunity for teaching manual instruction and special subjects without losing valuable time waiting for expensive and elaborate equipment.

I have further devoted considerable time to the consideration of the elementary school ; for no matter how good the continuation instruction may be, the child is made or marred in the elementary school. This I am convinced is particularly the case with the girls—it will prove harder to provide continuation instruction for girls than for boys, therefore it is the more essential that the girls should leave the elementary school efficiently equipped to make her way in life.

I now come to the question of intermediate instruction, where the path of rural education diverges more widely from that of education in the towns, and it becomes a matter more technical and less of general principles.

I will begin with the continuation instruction of the evening schools. However good they may be in the towns, it is a regrettable fact that in many rural districts they are very ineffective. The standard of instruction is, indeed, often lower than that of the top classes of the elementary school. And there is clear need of thorough reorganisation.

In thinly populated districts the evening school presents difficulties, particularly for girls ; and many instances are given of youths working on farms who are too sleepy to profit by instruction given at that hour. So that the evening school does not afford full and sufficient opportunity for continuation instruction ; and some further means of continuation instruction are needed that will carry the child on at all events to the age of seventeen. For it is just between the years of fourteen and seventeen that so much is lost, the right outlook on life is lost, and so in consequence much of the time spent on the education up to fourteen years of age.

We are now at a stage when experiments must be made in continuation instruction before any hard and fast system can be devised. For myself I believe that centralised continuation day schools could do much to render continuation instruction available in rural districts.

According to the needs of the district the continuation school would be either in a definite fixed centre, or, as some suggest, peripatetic, in districts too thinly peopled for one fixed centre to be workable.

In the case of the fixed centre only one room would be needed. A certain equipment for manual work would be necessary. The essential would be a highly qualified master. The children would come from considerable distances—decidedly greater than the elementary school limit—and the children coming from the greatest distance would attend for one whole day in the week, those from lesser distances for two mornings or afternoons. So that a continuation school of this type would cost a good deal more than the ordinary evening continuation school, though on the other hand the one teacher would have under him a considerable number of children during the week, even with classes limited to twenty.

Instruction in continuation day schools and evening schools alike should have a much more direct bearing on the industry of the neighbourhood than can be given to instruction in the elementary school. And in districts where small holdings dominate it should be the care of the education authority to see that the instruction given should be directly beneficial to those who are about to earn their living from small holdings; and again there is the future allotment-holder who could greatly benefit from these schools.

Then a further development of elementary schools with "higher tops" would undoubtedly meet a great need. At present there can be little doubt that many children get scholarships and go on to grammar schools when they have not sufficient mental development to benefit by a full course of secondary education, but who would greatly benefit by a year or two at a "higher top" school. Here again a highly qualified head-teacher would be essential, and these posts should be looked upon as prizes to be awarded to the more brilliant of the elementary teachers. In some cases the centralised day school and the elementary "higher tops" might be combined.

And now higher still and in a more specialised aspect of my subject I would ask for the provision of a network of small farm-schools (small in comparison to the agricultural colleges and institutes), to which the sons of the smaller farmers and more prosperous small-holders would go. We possess a fairly complete system of agricultural colleges, so placed as to divide up rural England fairly well. But these colleges cannot play the part they should in a really national system of rural education, since there is no regular channel by which they obtain their pupils. Between the elementary school, where the child's interest in agriculture may perhaps have been stirred, and the college where it could really be made into thorough working knowledge there is a disastrous hiatus. And not only this but we need the small farm-school to turn out the practical farmer; not an expert, but a well-trained practical small farmer. And the farm-schools' most brilliant pupils would go on to the agricultural college, which is the head of the whole system of rural education.

Finally, let me say a word as to the provision of instruction for the adult small-holder. He, far more than his confrère on the Continent, for instance, is in need of instruction; for in England a small holding tradition can hardly be said to exist, so that he needs to be taught almost as much as the rising generation of small-holders; and, taking the average of his class, he does not understand the real possibilities of his land nor is he getting half the produce nor half the profit that he should.

If the Development Act is to achieve real development in agricultural districts, then a highly trained class of agricultural instructors must be created who will go round imparting knowledge—for, as the small farmer cannot go to the instructor, the instructor must go to him—and if they are of the right sort the farmers will welcome them. On the Continent the wonderful development of agriculture of the last thirty years is due chiefly, I think, to the part played by the agricultural instructor or "agronome." Such agricultural instructors must be provided with practical demonstration holdings, of from 25 to 50 acres, to which they can bring small farmers, when once they have won their confidence. These demonstration holdings might in some cases be attached to the farm-schools, but we must not wait for the creation of these schools. These demonstration holdings are an immediate need.

Four or six could be started in each county, particularly on the poorer soil; for it is most necessary to show the English agriculturist what can be done with the poorer soils. The soil of Flanders was the poorest in Belgium; years of scientific application have now made it produce more than any other land in the world. And that is due to the agricultural instructor.

In conclusion, because I cannot consider any system of education sound or complete which does not keep in mind the after-life of those to whose needs it is to minister, I will call attention to the social side of country life. During the past few years much good work has been done in various countries in the way of creating boys' clubs, farmers' clubs and clubs for farmers' wives. Such a movement works for co-operation and the consolidation of those working on the land, and does much to relieve the monotony of life in remote places. The results appear to have been satisfactory, and I cannot but think that there is much in this way to be done in England.

For the aim and object of rural education is not only to produce cultivators capable of putting the soil to its full economic use, but also to create a sound and happy country life.

RURAL EDUCATION

MR. EVAN R. DAVIES (Director of Education, Carnarvonshire) sent the following contribution, which was read by Mr. G. Montagu Harris (County Councils Association) :—

The Carnarvonshire County Council have

recently acquired for small holdings purposes the Madryn estate, comprising 2,239 acres, which is situated in the very heart of an extensive agricultural district in the southern division of the county. There is considerable demand in the county for small holdings, though the conditions obtaining in Carnarvonshire, in common with other Welsh counties, before the passing of the Small Holdings Act, 1902, indicated that the proportion of small holdings already in existence was considerable.

A return recently prepared for the Local Education Authority in Carnarvonshire shows that out of a total of 6,603 holdings, 1,928, or 29·1 per cent., are under five acres; 1,793, or 27·1 per cent., are between 5 and 12½ acres; 977, or 14 per cent., are between 12½ and 25 acres; 829, or 12·6 per cent., are between 25 and 50 acres; leaving only 1,076, or 16·2 per cent., exceeding 50 acres.

The Madryn estate is situated midway between two seas, and is equidistant from the market town of Pwllheli and Porthinlleyn, where there are facilities for conducting seaborne traffic. It is right in the centre of the Lleyn peninsula, where the great majority of the farmers and tenement-holders confine their operations largely to stock-raising and sheep-farming, and there is comparatively little done in soil cultivation. This is not due to poverty of the soil, nor to lack of facilities for marketing produce, for no farm in Carnarvonshire is more than twenty miles distant from a railway-station, and the furthest railway-station is within seven hours of the London markets and five hours from the Liverpool and Manchester markets.

In the agricultural belt of which Madryn forms a convenient centre, the proportion of existing small holdings is even higher than in other parts of the county, the percentage of holdings under fifty acres being 86·4, leaving only 13·6 per cent. for holdings above fifty acres. The distance to the market town and railway-station of Pwllheli is barely six miles, and all parts of the county of Carnarvon are easily accessible from Madryn.

The price paid for the estate by the County Council will involve an annual charge to cover repayment of principal and interest on loan necessitating a rent-charge of £1 an acre, without any provision for the erection of new buildings or road construction. It is probable that the County Council will find it necessary to spend considerable sums on buildings, road-making, and suitable fencing. This will involve increased rents, and in face of the fact that the average rent of agricultural land in the district does not exceed £1 an acre, it is apparent that it will be difficult for small-holders to make their undertaking a success unless something is done to re-organise agricultural conditions and to provide facilities for instruction in the newest methods of agricultural development allied to a highly organised system of co-operation.

As some indication of the lack of suitable and effective organisation in the district at the present time, it may be mentioned that an extensive trade in eggs is carried on, but there is no attempt made to grade the eggs, with the result that the price at Pwllheli market this week is only 10s. 6d. per long hundred, notwithstanding that fresh eggs are sold in London markets and at other centres at 15s. and even more per long hundred.

The Development and Road Improvement Act, 1909, had only just been enacted and the Development Commission constituted when the County Council acquired the Madryn estate in the summer of last year. Under Section I. of that Act, it was proposed to provide means "to aid and develop agriculture and rural industry by promoting scientific research, instruction, and experiments in the science, methods, and practice of agriculture (including the provision of Farm Institutes), the organisation of co-operation instruction in marketing produce, and the extension of the provision of small holdings and the general development of agriculture and rural industries."

It was believed that the successful organisation and development of the estate for small holdings purposes would depend largely upon the possibility of developing new methods of agriculture. This, in turn, could only be accomplished by establishing the whole system upon an educational basis. For these reasons the Small Holdings Committee and the Education Committee of the County Council joined forces and appointed a special sub-committee to consider whether it was practicable to establish a Farm Institute upon the estate. The latter comprised, with a number of existing holdings, an old historic mansion called Madryn Castle, with extensive ornamental grounds, kitchen gardens, glasshouses, and suitable farm outbuildings provided and held at one time in connection with a home farm attached to the castle.

After very careful consideration of all the circumstances, the Committee were satisfied that the Castle premises offered very exceptional advantages for establishing a farm school, as the initial outlay on a scheme of this character would be much less than would be involved in erecting new buildings specially provided and adapted for the purpose.

Various reasons contributed in establishing the opinion thus formed, viz :—

(1) The favourable situation of the Castle on account of its close proximity to all outbuildings (though not too near).

(2) The existence of a large walled garden, three acres in extent, with suitable and proper glasshouses.

(3) The nearness of the Castle to a water-mill on the estate where milling processes, &c., might be observed by farm school students.

(4) The existence of extensive plantations for experiments and demonstrations in forestry work.

Another advantage which weighed with the Committee was the possibility of establishing the farm institute at an early date, whereas the building and establishment of a school in new premises would not be realised for many years. All the tenancies on the estate in existence at the date of the purchase have since expired, and it is believed to be of the first importance that the farm school should be established at once, in order that the development of the school and of the small holdings scheme may be co-ordinated.

It is also believed that the establishment of a farm school in the very centre of the estate will lead to the development of small holdings on lines so successfully realised in Belgium, where the problem of unemployment has been largely solved by increasing the number of resident and working small-holders, thereby decreasing the number of hired labourers who are easily attracted from the country to urban centres from lack of attachment to and direct personal interest in the development of rural life.

The Carnarvonshire County Council was one of the first local authorities in England and Wales to take advantage of the provisions of the Technical Instruction Act, 1889, to aid agricultural education, and as far back as 1893 a grant of £250 was made towards the organisation and maintenance of a system of agricultural education in the county, which has been continued annually ever since in sums varying from £270 to £330. The grant has been administered heretofore by a Joint Committee representing the County Council and the University College of North Wales, and was applied partly in organising a system of lectures throughout the county, and also in providing scholarships and exhibitions for farmers' sons and others to enable them to pursue a course of agricultural education at University College. The number of students desiring to avail themselves of these facilities has been limited, but it is believed that the paucity of candidates is due almost entirely to the lack of instruction in agricultural subjects in the elementary and intermediate stages.

The principal conclusions and recommendations of the Departmental Committee appointed by the Board of Agriculture and Fisheries to inquire into and report upon the subject of Agricultural Education in England and Wales (Cd. 4206, 1908) clearly indicate the requirements of the County of Carnarvon, viz :—

> In every county there should be instructors in agriculture and horticulture, and systematic instruction should also be provided in farm hygiene, dairying, poultry-keeping, farriery, and certain manual processes, as well as in the methods of co-operative production and distribution.
>
> In order to secure and to maintain efficiency, the instructors selected must have had practical experience and must keep up a close association with practical work. They should have their headquarters at a centrally situated farm institute, so that each teacher may on the farm or garden or in the farm buildings arrange for systematic demonstration of improved practice, and so that the work of all the itinerant teachers may be co-ordinated. Farm institutes should be combined with winter schools, so that the same buildings and to some extent the same staff could be utilised by both.
>
> These institutions should possess a farm and

classrooms in which instruction in agriculture, dairying, horticulture, and allied subjects could be given. The farm should be laid out so as to be typical of the district ; it should illustrate such points as the most profitable methods of manuring, local soils, the best varieties of farm and garden crops, the best methods of rearing and feeding live-stock, keeping poultry and managing bees, the most approved methods of pruning trees, the best remedies for common pests and diseases of farm crops, and when practicable, the management of shelter beds and hedgerow timber. The general aim should be to place before farmers and gardeners an object for guidance in their work, and to stimulate them to improve their methods of cultivation.

The establishment of farm institutes is much to be desired in the interests of small-holders, to whose success they might largely contribute by providing information and advice. The combination of a winter school and the farm institute should first be attempted in those districts in which holdings of small and medium size are most numerous.

It is believed that the establishment of a farm institute at Madryn will provide a centre from which it will be possible to direct a movement for the development of the best interests of agriculture, both on the Madryn estate and throughout the whole county. The buildings at Madryn will easily provide accommodation for a resident teaching staff and twenty resident students, including suitable and proper classrooms, laboratories, &c. There are also extensive outbuildings, with ample facilities for giving instruction in dairying, poultry-farming, bee-keeping, farm cookery and laundry, farm carpentry, horse-shoeing, &c.

It is proposed to acquire for the purposes of the farm institute, in addition to the castle and outbuildings, about 71 acres of land, of which 46 acres will be suitable for actual agricultural operations. The staff of the farm school will be able not only to train students who will attend and reside there for the purpose, but also to give practical instruction and advice to the small-holders on the Madryn estate and all over the Lleyn peninsula. In addition, they will be able to conduct actual experiments for the guidance and information of small-holders and to organise and develop a system of co-operation with a view to improved methods in marketing being adopted.

It is proposed to organise :—

(1) A winter school for sixteen to twenty weeks for twenty resident students and as many day students as can be drawn from the immediate district of the school.

(2) At least two short courses of six weeks each for women students in dairying, poultry-farming, bee-keeping, farm-cookery, &c.

(3) Short courses for men students.

(4) A summer course for the instruction of elementary and secondary school teachers, so as to qualify them to give instruction in the elementary and intermediate stages of agriculture and horticulture at the schools where they are engaged.

There are 139 public elementary schools in the county of Carnarvon, of which 84 are in rural districts where the population is increasingly dependent upon agricultural pursuits for their means of support. A considerable proportion of the resident population of the urban centres is also interested in or dependent upon agriculture, and the Local Education Authority have therefore deemed it expedient to organise courses of rural science and nature study with practical work in school gardens at suitable centres throughout the county. At the Council School at Llandudno Junction there is an extensive school garden where practical work is done by the boys of the two higher standards drawn from four elementary schools in the district. School gardens are also conducted in connection with elementary schools at Talybont, Penygroes, Bontnewydd, and Chwilog.

In connection with all new buildings provided for elementary school work, the Local Education Authority make it a practice to acquire sufficient land to organise a school garden. This has been already secured in connection with the following schools, viz.: Fourcrosses, Pentreuchaf, Brynaerau, Dinas, and Beddgelert.

In other districts suitable and extensive plots of land are being secured on lease so that every elementary school boy above twelve years of age (as well as girls—where it is desired) throughout the county may have a practical course of training in school gardening. In addition, the Local Education Authority have already adopted schemes and are about to commence building operations for the establishment of Higher Standard Schools at Carnarvon and Llandudno. These represent a new type of school, for all the children now taught in the three higher standards at the existing elementary schools within a defined area will be assembled for instruction at a central school. The children will be grouped into classes of about thirty with due regard to their attainments, and at the schools to be established at Carnarvon and Llandudno (to be followed eventually at other centres in the county) every child will have the opportunity during the last three years of ordinary school life of passing through eight or ten classes or grades. A special feature will be made of rural science, including school gardening, freehold sites having been acquired at both places comprising a total area of 1½ acres. The woodwork instruction at these and other centres in the county will be developed on lines associated with the ordinary life and activities of the community, and laboratories will be provided for practical demonstration in agricultural chemistry and botany. It is confidently believed that these new developments of elementary education will rouse greater interest on the part of school children as they approach the age of exemption, and that they will desire, not only to remain in the elementary day school as long as possible, but also to continue their studies on more advanced lines at Evening Continuation Schools both on the academic and practical sides.

The Local Education Authority having become satisfied of the futility of continuing Evening Schools of the old-fashioned type, abandoned them altogether two years ago, but as the result of consultation with H.M. Inspector they have been re-established this year and are being developed on modern lines. The intention of the Local Education Authority is gradually to develop a comprehensive scheme of evening and technical classes, with due regard to the requirements of the agricultural and industrial communities; the scheme of work following up and continuing the labours of the elementary day school as previously indicated.

It is anticipated that the resident students at Madryn will make a sufficient payment to cover the cost of their maintenance.

The cost of the teaching staff, &c., is estimated as follows :—

	£
Principal	350
Two resident instructors at £150	300
Matron and dairy instructress ...	120
Assistant matron and dairy instructress	80
Domestic staff at farm school ...	50
Visiting teachers who will also be engaged in advisory work at elementary schools, and in work at Evening Continuation Schools	200
Travelling and other expenses...	150
Scholarships and exhibitions tenable at University College, Bangor	120
Annual maintenance of buildings, &c.	130
	£1,500

The growing importance of agricultural education has recently been recognised by the North Wales Counties Training College Committee (which is a combination of four North Wales counties responsible for the administration of the Bangor Normal College for Teachers, viz.: the counties of Carnarvon, Anglesey, Denbighshire, and Flintshire), who have decided to appoint on the staff of the College (where 120 men and 80 women students reside) a teacher in rural science and nature study, and to appropriate about two acres of land for demonstration in practical school gardening. This will eventually have the effect of providing more practically experienced teachers for rural schools, and it would be an enormous advantage to these teachers if their training at the Normal College could be supplemented by a short course at a farm school on similar lines to the school practice arrangements which form part of their training as elementary school teachers. The great majority of these teachers will be drawn from rural schools, and the establishment of rural science courses at elementary day schools to be followed by more advanced instruction in the same subjects at secondary schools (where they will be trained as bursars and student teachers) makes it additionally important that instruction in the higher stages of agriculture, &c., should be provided for them at the farm school so as to fit them for thoroughly practical work when they enter upon their careers as school teachers.

Thus it would be possible within three or four years from its first initiation to develop a comprehensive scheme of agricultural education touching the life of the community at every point, starting with the elementary school, continuing the instruction either at intermediate schools or evening continuation schools, and culminating in a course at the farm school, or—if more advanced training be desired—at the Agricultural Department of the University College at Bangor.

Scholarships and exhibitions would be provided for the benefit of students desiring to undertake a course at University College.

The staff of the school would naturally render invaluable assistance in organising and developing school gardens for day and evening scholars to a larger extent and on more comprehensive lines than is now possible.

Facilities exist at Madryn for developing an egg-collecting centre with a view to the produce being marketed to the best advantage.

It is also proposed at the farm school, and at evening schools to be organised—as teachers become available—to give instruction in box-making, basket-making, the manufacture of small agricultural implements, fruit and vegetable preservation, jam-making, and a variety of other pursuits, with a view to rural industries being re-established and developed.

About 142 acres of land forming part of the Madryn estate are planted with trees, and other parts of the estate are believed to be highly suited for further tree planting and the development of an afforestation scheme.

The adoption of any such scheme would develop another important side to the farm school or institute.

Forestry education is of supreme importance in Carnarvonshire, as there are extensive hillsides on which trees could be planted, not only for direct profit, but also to afford shelter for land capable of being developed for various branches of intensive culture.

The University College of North Wales have already a Professor in Forestry on their staff, and the Education Committee have reason to believe that it would be possible to secure his services in an advisory capacity, so as to limit the expenditure at Madryn to essentially practical work, which could easily be conducted by and under the direction of a forester with the assistance of ordinary labour.

The scheme is now before the Board of Education and the Board of Agriculture, and a favourable response to an application made for a grant in aid of the scheme is shortly anticipated.

Agriculture is probably the most important of all British industries, but its supremacy has been assailed by other countries less favourably situated in many ways because of the greater attention which has been paid to educational and economic considerations.

The British agriculturist enjoys an enormous advantage in having the best market in the world within easy distance, and with the provision of a thoroughly comprehensive scheme of agricultural education covering the whole country, there is no reason why the productivity of our soil and the successful organisation of our agricultural interests should not equal in importance and value the highest attainments of our keenest competitors.

PROFESSOR J. R. AINSWORTH DAVIS, M.A., Principal of the Royal Agricultural College, and Professor of Natural History in Bristol University, read the following paper :—

AGRICULTURAL EDUCATION

WHEN we are dealing with agricultural education we must take into consideration (1) teachers, (2) pupils, (3) schools. 1. *Teachers*.—The present method of training elementary teachers is not educative, but assumes that teachers must be crammed with facts about every possible subject they may have to teach. There is too little time for reading, thinking, and mind training; were fewer subjects taken, but these more thoroughly, the teacher would be able to adapt himself to the needs of particular localities, whether urban or rural, and there would be no need for special training, save that given by experience, to suit local conditions. Much needed reforms are now in progress, but final judgment on these must be suspended until results have been obtained. The town bias of the average training has greatly penalised the country districts, which also suffer from low stipends and small prospect of promotion. Until reforms have been effected something must be done for existing teachers by way of Saturday and vacation classes. From experience gained in instructing some 500 elementary teachers in nature-study, and 17 secondary teachers (from 9 counties) in a summer school, the speaker firmly believes that existing teachers are willing and anxious to profit by suitable classes when offered them. 2. Country pupils have suffered from the unintelligent way in which elementary teachers have been trained, from the lack of trained secondary teachers, from intricate regulations, and capricious inspection. The Board of Education appears anxious for reform, but is hampered by lack of practical teaching experience on the part of many of its officials. As a net result the average pupil is over-instructed and under-educated. 3. The schools are often awkwardly situated in country districts. If small holdings were grouped in village communities, conducted on co-operative principles, and with central buildings, properly organised schools would become a possibility. The curriculum should be adapted to the environment by constant use of local illustrations, and a reasonable proportion of outdoor work. It should include some form of nature-study, associated with drawing, manual instruction, physical training, and practical ethics are, of course, essentials for every school. Compulsory further education is a crying need, and this cannot be effective unless the hours of labour for young persons are proportionately shortened. In all grades the needs of the average should be first considered, and if these were met by education instead of cramming, the talented child would have a better chance than now of bettering his position. Country life must be made more attractive, especially in winter, and in a village community this is easily possible. Until further education is made compulsory only those young persons who regularly attend a specified number of continuation classes should be permitted to enjoy entertainment and other pleasures provided. Let us hope that in some future Utopia all pupils may know how to learn, all teachers how to teach, all inspectors how to inspect, and all ruling officials how to rule. But that time is not yet (applause).

DISCUSSION.

MR. R. N. LEWIS (Lincoln) said as a rural teacher of thirty-five years' experience he was glad to think that at last the education of the boys and girls in rural districts, which had been shamefully neglected in the past, was now receiving some attention. Hitherto the training of these children had been meagre and stunted, stopping short at the very moment that their mental development was beginning. He agreed with Mr. Turnor that any system of education which in the result yielded a number of stupid and incapable youths and girls ought to be improved, for it stood condemned. Whilst in towns education more or less on technical lines had been begun in the elementary schools and followed up in continuation schools, in rural districts perfect apathy had prevailed, resulting in a great waste of teaching, energy, and money. It was true they were beginning to realise that manual training should form an appreciable part of the training given to all elementary school children, and from what he had heard at that Conference he thought it was beginning to be realised, too, that education must form the basis of all improvements in agricultural conditions. If small ownerships were to increase and prove successful, if country lads and girls were to be a future asset in success on a small holding, they must be trained on the very best lines. Dealing with continued instruction, he pointed out that with the exception of a few scholars who gained scholarships and who went to the secondary schools, children in rural districts, especially those who worked on farms, had practically no further educational opportunities, opportunities which were really essential to the welfare of agriculture. Mr. Turnor had referred to the ineffective instruction in existing evening schools, and said that the instruction there was often lower than in the higher class of an elementary school, and urged the clear need for a thorough reorganisation. With that he heartily agreed. But the reorganisation must begin in the elementary school—the waste began there (hear, hear). The children left school before they had mastered the very elements which proved the basis of all education. So long as education authorities continued the adoption of the reducing classes under the 1899 Education Act, so long must rural education remain in an unsatisfactory condition. While children were allowed to leave at 11, 12, or 13 years of age, without possessing any qualifications whatever, it was useless to organise any system of continued instruction, for the results must be disappointment and failure. The first step was to raise the leaving age to at least 14 years, and the efforts now being made to make rural education more practical would then have some chance of success, and would prove a basis on which to build a satisfactory course of continuation instruction. The problem was how that course of continuation instruction could be carried out. It was a difficult problem. The rural population did not all work on the land or get their living from purely agricultural pursuits. For that class ordinary evening schools must be provided in the villages with manual and domestic work, with extended education on commercial lines. But for those who worked on a farm and who intended to become cultivators of the soil such an evening school was no use, the curriculum was not what was needed, and if they began work at 5 or 6 a.m. they had not much inclination to attend in the evening. This was the stage where such an experiment as Mr. Turnor suggested might be wisely made, a fixed centre where the children could attend one day a week. He did not think one day would be sufficient, and to be effective such school must be in direct touch with the manual work on the farm. He would like to see a real continuation farm school, not one specially designed for the sons of small farmers or holders, but one which would be open to all who showed aptitude or capacity for development, who intended to follow agriculture for a living either as employer or employed. Lads should be drafted into those schools immediately on leaving the elementary school. A farmhouse might easily be made a residence for twenty or thirty boys, and if it stood on a big enough holding there could be demonstrations in farm work. Such schools would provide the practical demonstrations which are so necessary for the instruction of small-holders. Provision in that way should be made for every boy leaving the elementary school, and it would be a rural continuation school of a distinct character to which selected boys showing prospects of profiting by the instruction could be drafted. He was convinced that provision on these lines must be made if agriculture was to be raised to the position it ought to hold in the industries of the nation (cheers).

MR. F. VERNEY (Bucks County Council)[1] desired to elicit the opinion of some delegates as regards education in the primary schools. While in these schools it was impossible to teach farming on small holdings, there was an improving chance that the upper standards might be consolidated and concentrated with the idea of giving to the elder boys and, perhaps, to the elder girls, a fuller and better education in agriculture, so as to enable them to take a much more intelligent interest in the work of agriculture, and to prepare them for their work in after-life, giving them a better knowledge of agriculture than they could get in the primary schools. That was an experiment which might be tried before very long. Having had conversations with those who might speak on behalf of the Board of Agriculture and Board of Education, he knew they would have sympathy in an effort about to be made in this country towards what had been done with infinite success in other countries in that direction. The consolidation of schools on technical grounds might meet with a great deal of opposition if the younger children were taken to places which were removed from the parents' homes, but he believed that opposition would be removed if the parents understood that the elder children in the school would get a kind of education which was not now offered, and if the teachers were specially trained in agricultural knowledge in the various agricultural colleges which we had now got. He referred particularly to the Reading College, and thought we had now a sufficient staff and equipment in different parts to give the education which was wanted. It might have a very great effect on agriculture by reason of the better training that is given. That was the principle they should try to advance. If the boys were encouraged to go out into the country they would be prepared for the higher teaching they would receive in the farm and secondary schools, and perhaps the universities, and this would enable them to focus their attention on agricultural work, giving them higher interests and ambitions than they now had. In doing this they would only be putting agriculture on the same footing as we put the artisans in the towns (hear, hear). He referred to the increasing work of the polytechnics in London, with which he was connected, and urged that if this wonderful high-class work could be done in the towns, which were taking away from the country the very best material which they desired should remain there, surely something could also be done in the country to supply the missing links between the primary schools, the secondary schools, the farm institute, and the agricultural colleges. They wanted to supply all those missing links and give the same opportunities in the country as were given in the towns (cheers).

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[1] Mr. Verney's remarks were addressed to the Congress during the debate upon Co-operation, but are reported here as dealing with the subject of Education.

MR. MALINS (Worcestershire) suggested that the question of the education of the small-holder could be divided into two parts, first the education of the small-holder of to-day. He was afraid that was not very hopeful for many who were already small-holders, but the younger men might be taught, and chiefly by sympathy, help, and object lessons, but better by the demonstration small holding. In many counties there were experimental gardens, but these were generally too far away. These demonstration small holdings ought to be amongst the men and should be established in the centre of groups of holdings. Therefore they could not have the demonstration small holdings till they had got the group. Hence they should encourage the co-operative agricultural societies now being established, and small-holders' clubs so as to get the group, and the various societies should at least take some part in the management of the demonstration small holdings. If they were managed outside there would be little interest in them. The small-holder could be encouraged but he would not be pushed. They could be best helped and encouraged by the establishment of State credit. He feared too much had been made of the question of suitability ; no doubt many small-holders were not suitable, but he believed that many could by training and education be made eminently suitable. The question of requiring too much capital should not be pushed too far, and it was time the State stepped in to assist, or it should be done by co-operative societies with State credit. Then societies could assist to educate their members by the services of an occasional lecturer or travelling van. He did not think they could expect co-operative societies to take up educational work, for the reason they were already crippled for want of funds. They could not educate the small-holder till they had made him. When societies were formed and encouraged by State credit, then education could be started, and in that education the subject of credit should be largely taken up. The foreigner undoubtedly had done a great deal by State credit. He instanced a case in his own district where a man had got on by means of a little credit. Land societies could do something to help on education, in which packing, though a small thing in itself, was of much importance. The second part of the subject seemed to be naturally the education of the future small-holder. He did not think they could begin with the schoolboy, because no one could tell what the boy was going to be. He did not believe in specialisation in elementary schools ; the function of the elementary school was a sound education, and he agreed that there might be too much instruction and too little education. But all children while at school should be taught to observe nature, and should have manual instruction where possible. He would not train a boy for any particular calling, but would give him a general education of both brain and hand. With regard to gardens, he did not think they should be larger than one rod; he tried two and found the work too heavy. The Board of Education should pay for all time spent in the garden; to-day they only paid for so many hours, and this resulted in the work being left and some other subject taken up. The hope of the future small-holder lay in the continuation school, because when a boy left school it was generally known what he was going to be and then they could know whom to train. He thought the ordinary continuation schools to-day were quite wrong in the respect that they were winter schools. In his own parish the continuation school was entirely separate from any connection with the land. They had a plot for those who had left school and called it an evening instruction garden, and it was absolutely disconnected with the evening school. He thought the two things should be connected, and that they should run right through summer and winter, and then they would get something worth having.

MR. J. C. NEWSHAM (principal of a Hampshire farm school) opined that the point of great importance in that Congress was the education of the small-holder. His experience as an agricultural adviser was that if they wanted to get into connection with the present small-holder they must go to him. Since his school had been established for eleven years they had had no difficulty in getting the right type of pupil—the farmers' and small-holders' sons. They could educate the future holder through the medium of the child, but they could not get the parent to the school, so that much good would be done by having an experimental school or station or plot established in those colonies intended for small holdings. The instructor or adviser who went to the holder, they would agree, must be up to date with commercial agriculture, because what the holder wanted to know was how to make money. He should know the best breeds of cattle, the best manures, cereals, and so on. In a year like the present farmers wanted to know the best feeding-stuffs, for in the coming winter there would be considerable scarcity and difficulty. Referring to the register supplied by the Board of Education, he had five which had to be kept for different departments, but now the Board had been most lenient, and given them only one to be marked morning and evening, and that would do away with a difficulty in regard to certain rules and regulations, the observance of which occupied a great deal of time which could be more usefully employed otherwise by an outdoor class. Attention should also be paid to the equipment of the small-holder, which was very important in the successful carrying on of a small holding (hear, hear).

MR. BURGESS (Surrey County Agricultural Instructor) gave an interesting account of an experiment carried out in a Surrey village, outside the school, though he heartily agreed that a great deal could be done in the school, whether by special work or otherwise. He did not think there was need to specialise so much as to turn out adaptable men and women. The initial cost of trying poultry or bees being prohibitive, the boys clubbed together to buy a pig, which the boys tended. When it was killed it weighed 16 stone, and after all expenses were paid a balance remained in hand of £1 3s. 2d., so that each share was worth just under 2s. 8d. This encouraged the boys in thrift and industry and interested them in account-keeping.

PROFESSOR SETON (Leeds University), having paid a tribute to the excellence and scope of the papers read at that day's Congress, said his difficulty was to ascertain really whether small holdings were profitable. He did not see any use in educating small-holders unless it could be proved that small holdings could be made to pay. The business was to put people on the land so that they could make a decent living for themselves and their families, finding employment for all the members. What he found was that when families grew up the first object seemed to be to get away from the small holding as quickly as possible, to become farm servants, or obtain remunerative employment. A great deal depended really on elementary education, for unless the future small-holder had received an enlightened education, subsequent advanced education would be of little use to them. Granted they had done the spade-work of education, he thought there was a great function for agricultural colleges in extension and demonstration work, because the changes that were taking place in agricultural work, especially of late years, became increasingly important if the small holdings were to be made the best of ; and they must be kept up to date in regard to prices of foreign and home markets, marketing produce, preservation of stock healthily, and so on. That could be done by demonstrations and lectures carried on by the agricultural colleges or by farm institutes and farm schools. Time was required for reorganisation, but attention should also be paid to the administration of allotments and small holdings. It was desirable that the small-holders themselves should take an active interest in the demonstration holding and that it should not be left entirely to the expert.

MR. STAPLETON (Essex) gave his experiences in connection with a school garden. He thought two rods at least were desirable, but he urged that schoolmasters should have a free hand in planning the school garden according to local circumstances. He had extended his garden by a quarter of an acre for planting fruit-trees, of which they now had 120, which he hoped soon to raise to 200. The Essex Education Committee had given him every possible assistance. All the work was done by the boys, including the planting; each boy had his own plot; they dug, cleaned, and drained the ground. They also put up 800 yards of fencing. Not one of the trees had died, and the boys were mightily pleased with the results they had achieved, as compared with the results of fruit-tree planting by a professional man in a neighbouring parish.

MR. WAKELEY (Essex Horticultural Instructor), as one who had had to do with both branches of the work mentioned that afternoon, viz., the teaching the existing small-holder and the teaching of the future small-holder, said that he had actually endeavoured to take also some part in the training of teachers, and he hoped, in spite of what Professor Davis had said, with some good results. It was important to win the confidence of the existing small-holder by showing acquaintance with the work in which he was engaged. The method of approaching a man already in possession of a bit of land must be a very careful one. As to the school garden and the training of teachers in view of that work, while he agreed that it was hardly fair to train boys under twelve years of age, one did find that the school garden was serving a splendid purpose in view of the taking up of land by smallholders in the future. They found that boys occasionally went home to teach their fathers, and he looked upon that as a very useful piece of work. The sympathy of parents in many quarters was marked. As to the training of teachers, he dealt with the garden in a seasonable way, but the August holiday course needed to be supplemented by a Saturday course at other periods of the year. If that was not done a good deal of the work could be described as cramming. If the work was carried out under seasonable conditions, it was likely to supply the teaching needed. As to the size of the garden plot, matters largely depended on the nature of the soil (hear, hear). No hard and fast rule could be laid down regardless of soil conditions (hear, hear). Very much was being done, and more would be done in the training of the small-holder by means of the school garden ; much depended on the teacher's training, and he could in this respect speak strongly in favour of the school garden. But with reference to the training generally of the smallholder, he felt, as was suggested by the Chairman, that there was no room for the ignorant holder. There was a certain type of man who would never make the work a success. It was a difficult problem, and although it might happen that one man who knew practically nothing would achieve success, he firmly believed more was needed in the direction of the education of the small-holder.

MR. W. M. TOD (Basingstoke) emphasised from his contact with men up and down the country the point in regard to demonstration farms. They would be of the greatest possible value to the existing small-holder, for whom they had to cater at the moment. The future holder would learn when the time came, but at present many of them were ignorant on a great many points connected with the land. Many knew it and sought information. It could be given through demonstration farms much better than in any other way, because these demonstration farms or holdings taught them how to do things. If the instructor was a practical man the holders would listen to and respect what he said.

MR. TURNOR, in reply to Mr. Seton, as to whether small holdings paid, said the fact that there were existing 223,000 small holdings, and that there were many districts where they could see prosperity on every hand over wide acres, was sufficient answer. If not, he would remind Mr. Seton that almost every farmer from one end of England to the other—certainly the great majority of big farmers—began life by being a small-holder. He knew a man now farming 5,000 acres who began with 20 acres. With regard to small-holders being in colonies, and the impossibility of teaching small-holders unless they were in colonies, they must not forget the existing 223,000 holdings, and the districts that were thickly peopled by small-holders, who were not in any way affected by the Act of 1907, and who were much interested in the matter of education. He formally moved, "That in the opinion of this Conference model demonstration small holdings are of the greatest importance, and it is hoped that these may be created in suitable places throughout England as a first step in the organisation of the education of the small-holders under the Development Act."

MR. NEWSHAM seconded formally.

THE CHAIRMAN explained that in Cheshire they had had large experience in the provision of small holdings. It might surprise the Congress to know that not one of them had failed to pay the rent, and he happened to know that some of them were exceedingly prosperous. Some of them did not consider their rents too high, and said they could pay double. A great deal depended on the choice of a small-holder, and the land being suitable or otherwise for the purpose.

The proposition was carried unanimously, and at the instance of MR. TURNOR, a vote of thanks was accorded to the Chairman.

The Congress then closed.

DEPUTATION TO MR. WALTER RUNCIMAN, M.P.

MR. WALTER RUNCIMAN, M.P., the Minister for Agriculture, received at the offices of the Board, on Tuesday morning, November 14, 1911, the deputation appointed at the National Congress to present resolutions passed upon that occasion.

The resolutions, which had been submitted for revision to the Committee of the Congress, were as follows :—

1. "That—

"(*a*) The rate of interest on loans for small holdings should be reduced to 3 per cent. instead of 3½ per cent. as at present.

"(*b*) The term of loans for both temporary and permanent buildings should be extended.

"(*c*) The period of compulsory hiring should be extended from thirty-five to fifty years."

2. "That this Congress strongly advocates the employment of the colony system in the development of small holdings, and would respectfully urge upon County Councils the need of bestowing the fullest attention to this side of their development."

3. "That this Congress recommends to the Local Government Board that in order to avoid

the unnecessary complication which arises when a small holdings tenant, in order to obtain any increased equipment, is forced to give a spurious notice to create a technical vacancy in the tenancy, such formality should not in future be insisted upon."

4. "That in the opinion of this Congress small demonstration holdings are of the greatest importance, and it is hoped that these may be created in suitable places throughout the country as a first step in organising the education of small-holders under the Development Act."

The Deputation, which was introduced by Mr. R. A. Sanders, M.P., Chairman of the Congress Committee, included Mr. Charles Bathurst, M.P., Alderman T. Parry, Mr. Osmond-Smith, Mr. Christopher Turnor, Mrs. Roland Wilkins, and Mr. W. H. Jones, Secretary to the Congress.

MR. SANDERS, M.P., in introducing the deputation, reflected in his observations the discussion which took place at the National Congress. The delegates, who, he said, came from all parts of the kingdom and were expert agriculturists, were unanimous in desiring that the period for repayment of the sinking fund upon loans granted in respect of the equipment of buildings upon small holdings should be extended, and that the rate of interest upon loans should be reduced from 3½ per cent. to 3 per cent. It was a feature of the Congress that no party spirit was introduced, but its efforts were directed towards helping on the small holdings movement by pointing out the direction in which legislation might usefully be advanced.

MR. CHARLES BATHURST, M.P., who followed, drew the attention of Mr. Runciman to the fact that creosoted timber buildings such as might be employed upon a small holdings estate lasted quite as long as buildings erected, as they usually were, of indifferent brick. He also emphasised the point that the small-holders would be doubled in number if they were segregated in colonies.

MR. CHRISTOPHER TURNOR advocated the adoption of the colony system, and deprecated the present practice of County Councils buying small plots of land of about fifty acres and dividing them up amongst people who had but little chance of making any remuneration out of their portion. The fourth resolution, Mr. Turnor said, was his own, and he strongly urged the introduction of demonstration or experimental small holdings by County Councils.

Replying to Mr. Runciman, Mr. Turnor explained that the experimental small holdings could be managed by an agricultural organising instructor, or it might be found advisable to pay a successful small-holder to demonstrate to others the character of his work. He added that in Gloucestershire there were four experimental orchards which had been most successful in their experimental work. That result was due in great part to the fact that it had been made worth the tenants' while to make experiments in fruit-growing and to demonstrate the results to others.

MRS. WILKINS having addressed Mr. Runciman,

ALDERMAN PARRY (Chairman of the Monmouthshire County Council) spoke upon the necessity of lowering the rate of interest upon loans, especially in such industrial counties as

Monmouthshire, where land cost very much more than it did in agricultural districts. With regard to experimental small holdings, Monmouthshire had been the pioneer county of the kingdom. They had for upwards of twenty years pursued such a system of education, especially with regard to orchards, and they had long made a practice of transplanting trees from other counties for experimental purposes. It was now proposed to establish a college for the advancement of experimental farming.

MR. OSMOND-SMITH (land agent to Glamorganshire County Council) said that the authority he represented regarded the reduction of the rate of interest upon loans as a matter of pressing importance. In Glamorganshire the holders had to pay £50 an acre for their land upon a thirty years' purchase.

MR. RUNCIMAN, in the course of his reply, thanked the deputation for the large amount of information they had given him, which would undoubtedly prove to be of much importance to him in his efforts to develop the small holdings movement. He was of the opinion that the question of rent would prove to be the cardinal point in deciding the greater problems of the movement. In the present state of the money market he feared little could be done towards reducing the rate of interest, but if money became cheaper it certainly would be one of the questions to be considered by his department in consultation with the Public Works Loans Commissioners. With regard to the extension of the term for the repayment of loans, there was something to be said for a greater period than twenty years, and he would have a conversation with the President of the Local Government Board, and would do what he could to impress upon that gentleman the necessity of the situation.

Mr. Runciman asked the deputation to supply him with information regarding the life of buildings which were put up upon small holdings, and that such information might be directed to proving that a life of twenty years was too small. The information should also cover the different classes of buildings erected in various parts of the country, as the geographical conditions should be considered. A question of much importance to small-holders was the reduction of the capital expenditure upon the cottages which were put up. He was informed that buildings that had three bedrooms and sufficient ground floor accommodation could be be built for £210. They had been constructed for that amount, so he had heard, in the Eastern Counties and in the North, and when he was now told that buildings were costing £300 he thought it would be far better if the capital expenditure were reduced, because the saving would be much greater than the reduction of the interest by only one-seventh.

He was also anxious to know, Mr. Runciman went on, how far local by-laws affected the putting up of inexpensive buildings, and how far they demanded conditions which were extravagant in respect of such buildings. The deputation might be sure that no obstacle would be placed by the Local Government Board, or by the Board of Agriculture, in the way of sanctioning new by-laws which would help to advance the interests of small-holders. With regard to the colony system, he knew that it had worked exceedingly well in Cheshire, but it was surely a question for County Councils. Any assistance, however, which he could give to promote the system he would, because he recognised that the real development of the small holdings movement must come by the adoption of such a system. As to the purchase of land by County Councils, he was not unfavourable to the sanctioning of such purchases in large areas in anticipation of the requirements for small holdings, and there was no need for fresh legislation for such a purchase, although each instance would have to be brought before his department. He was also keenly interested in the education of small-holders, and he was sure that education by the eye was equal to, if not of more importance than, education by the ear. He was overhauling much of the work of organisation with regard to small holdings which had hitherto been done, and he hoped that demonstration areas would soon be established under practical conditions. He knew that the small-holder had the greatest contempt for theory, but it was desirable that he should be taught that he must bring theory to work upon practice. In conclusion, Mr. Runciman assured the deputation that he was already considering how best to bring practical and necessary education within the reach of the small-holder.

MR. SANDERS and MR. BATHURST having thanked Mr. Runciman for his reception, the Deputation withdrew.

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